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**ANALYSIS OF DETERMINANTS OF QUALITY OF SHARIA FINANCIAL REPORTS
(CASE STUDY OF BPRS AND BMT OF NORTH SUMATERA)**

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Abstract

The quality of financial reports is the quality or level of good and bad or the level or degree of a final financial report result, namely how much the quality or quality of the final result is from the process of accounting activities or a summary of financial transactions. The quality of these financial statements can be influenced by religiosity, understanding, education, years of service, and emotional relationships. The purpose of this study was to determine the effect of the variables on religiosity, understanding, years of service education, and emotional relations on the quality of financial reports either partially or simultaneously. This research method uses a quantitative descriptive approach with SEM (Structural Equation Model) analysis. This study used a questionnaire with a sample of 100 respondents. The results of this study indicate that the variables of religiosity and education partially affect the quality of financial reports at LKMS in North Sumatra. While the variables of understanding, years of service, and emotional relationships partially have no effect on the quality of financial reports at LKMS in North Sumatra. Simultaneously (together) the variables of religiosity, understanding, education, years of service, and emotional relations affect the quality of financial reports at LKMS in North Sumatra.

Keywords : Quality, Financial Statements, Religiosity, Understanding, Education, Years of Service, and Emotional Relationships

1. Introduction

The Islamic financial system in Indonesia is growing, this is indicated by the increasing number and development of Islamic microfinance institutions in Indonesia a number of institution finance micro sharia which moment this growing is BPRS (Bank People's Financing Sharia) and Baitul Tamwil (BMT). However, based on data the OJK still there is also province which not yet stand up BPRS. Thing this describe that range service BPRS not yet equally in whole province in Indonesia. Existence BMT in total sufficient big in a number of region Indonesia no supported by factor supporters which possible BMT permanent grow and function with good. Data actual show that many BMT sink and Lid. (Rusydia, 2020).

Seeing the phenomenon above, the development of BMT is considered to have not been completed all the *real* economic problems that exist in society. The reason is because a number of factor, Among other lack of source power man which quality, in management source power man and development culture as well as weak soul Entrepreneur, relatively small and limited capital (capital). There is inconsistency between sharia concepts in BMT management and operations the truth is,

Received: December 22, 2022 / Revised: December 30, 2022 / Accepted: January 08, 2023 / Published: January 28, 2023

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confidence levels are still low and academically, not yet perfect built for develop institution finance sharia which systematic and proportional. Complexity problem the influencetrust Public to existence BMT in circles institution finance conventional (Rusydia, 2020) .

As a institution which own role social and economy so BMT must operate operational with carry out *good corporate responsibility* that is with operate principle fairness transparency, accountability and accountability. Form transparency in institution finance Islam, in Thing this BMT is with publish report his finances. BMT own not quite enough answer for report all transactions carried out by the BMT institution during a certain period in a financial statements. BMT financial reports are very important for every stakeholder interest (*stakeholders*) and Public general which need loan money to BMT. Thing this because report finance is sourceinformation for party external and as well as accountability as well as accountability BMT. In report finance in a manner clear available information related to good sources of funds used for non-profit purposes such as zakat, infaq and sodaqoh and also source fund which used for purpose profit as fund investment from society.

Lots BPRS and BMT which not yet operate principle transparency with good (Usnan, 2019) , for example no publish report finance to party members (Hardiyanti, 2016) . Thing this of course raises question and suspicion to operational which run by BMT and actually could harm BMT because it makes members think again about investing as well use product and service BMT.

In the preparation and presentation of financial statements, accounting is faced on the possibility of irregularities, less useful, and inappropriate time. Accountancy on basically is a moral practice and discursive. By because that, development and practice accountancy in a manner ideal need conducted with full not quite enough answer. Accountancy in economy Islam is knowledge which no could separated from management report finance. Husein Shahtah which an accounting expert reveals that Islamic accounting is indeed there is. Rules accountancy this has there is since beginning founding Daulah Islamic. This proves that Islam first sets the foundations knowledge accounting. (Syahata, 2001).

Financial reports published by BPRS or BMT institutions quality must be in order to attract customers to invest or use product and service from institution the. Report finance which quality could interpreted as report finance which capable serve information accountancy which have benefit, it means information the could understood, relevance, reliability, comparability, and consistency.

There is many factors which could influence quality report financial among which are religiosity, understanding, education, years of service and emotional connection. According to study which conducted by Nurainiah, religiosity has a positive and insignificant effect on quality report finance Cottage Boarding school In City Semarang. (Nurainiyah, 2019) . In contrast to research which conducted by Nazariah and Ismayli which state that religiosity affects audit quality, meaning that the auditor applies it values religion with correct will guard himself from deeds cheat or violate the law that has been determined either by religion or country. (Nazariah & Ismayli, 2021) .

Separate and Rakhmadhani in his research states that understanding of accounting affects the quality of reports finance. (Rakhmadani, 2019) . Research by Sukriani, et al states that education has a positive and significant effect on quality report finance. (Sukriani et al., 2018) . Sukmawati in his research state that period work influential positive and significant to quality report finance

(Sukmawati, 2017) . Nugroho and Ismatullah in his research state that intelligence emotional influential positive and significant to quality report finance (Nugroho & Ismatullah, 2018)

Based on description background behind problem the, then after do search bibliometric with application *publish or Perish* on index google scholar and index scopus, no articles found of a kind with theme study writer, by because that writer interested for researching factor factor quality report finance from side religiosity, understanding, education, period work, and connection emotional. Study this make Institution Finance Micro Sharia in Sumatra North as studies case. Study this lift title " Analysis of Determinants of the Quality of Islamic Financial Reports (Case Study of BPRS and BMT of North Sumatra) "

2. Theoretical Study

2.1. Accounting Theory

Accounting is a comprehensive system, which includes postulates and theories related to it. He divided the elements of theory into several elements, namely postulates or basic assumptions, definitions, accounting objectives, principles or standards, and procedures or methods. (Thu, 1990).

In its development, accounting is conventionally understood as a set of rational procedures used to provide useful information in decision making and control (Erwin et al., 2018). Accounting in this understanding functions as a patent inanimate object such as concrete technology, tangible (easy to use), and value-free (value-free).

Modern accounting is loaded with the values of capitalism (Nasution et al., 2020). While capitalism itself uses a lot of ethical concepts of utilitarianism. Ethical utilitarianism is a value concept in which the values of good and bad, right and wrong, and injustice are based on the consequences of an action as measured by utility. This means that if an action produces utility then the action is said to be ethical. But on the contrary, if the previous action results in disutility, then the said action is an unethical act (Simanjuntak et al., 2018). The utility referred to by this ethics is utility in the material sense. And the material here is hedonic material. With this measure, the ethical (or unethical) actions of a person are only seen how much the person has produced material utility as a result of his actions.

In this theory, utility is actually derived from the concept of pleasure or happiness. This concept is then reduced in terms of material utility. Whereas in reality what is called pleasure (*pleasure and happiness*) actually does not only concern the material but involves the mental and spiritual aspects. Thus the theory of utilitarianism has reduced the notion of happiness in the material sense only (Nurmadi et al., 2018). And it turns out that this notion is also adopted by modern accounting. So do not be surprised if the information presented by modern accounting is material information.

2.2. Sharia Accounting Theory

According to Sofyan S Harahap. Sharia accounting is the use of accounting that has actually been implemented since the era of the Prophet Muhammad SAW, Khulafaurrasyidin and other Islamic governments by implementing Islamic sharia.

Triyuwono (1995; 2000a), for example, uses the dimensions of *faith* , *knowledge* , and *action* as a unit in understanding organizational culture and accounting practices carried out in Islamic financial

institutions, both for *profit -oriented* and non-profit. With this tool Triyuwono (1995, 2000a) can explain the process of forming Islamic financial institutions and their operational tools (including accounting) as a form of actualization (or externalization) of faith and knowledge. Even with the same instrument, the Sharia Accounting construction methodology is produced.

2.3. Sharia Microfinance Institutions

Financial institutions according to the Decree of the Minister of Finance of the Republic of Indonesia No. 792 of 1990 can be defined as all bodies whose activities are in the financial sector, collect and distribute funds to the public, especially to finance the company's investment . According to Law No. 1 of 2013 concerning microfinance institutions, it is stated that what is meant by a microfinance institution is a specially established financial institution. to provide business development services and community empowerment, either through loans or financing in micro-scale businesses to members and society, savings management, as well as provision of business development consulting services not solely for profit.

Islamic Microfinance Institutions refer to institutions engaged in the financial sector, in terms of market segments, they are on a micro scale and apply sharia principles in their operational activities. Sharia Microfinance Institutions serve the community in obtaining access to funding, community empowerment, and helping to increase community productivity and welfare.

2.4. Quality of Financial Statements

The quality of financial reports is the quality or level of good or bad or the level or degree of a final financial report result, namely how much the quality or quality of the final result is from the process of accounting activities or a summary of financial transactions. The preparation of financial statements is intended to lead to a specific goal. The purpose of financial reports in general is to provide information about the financial position, performance and cash flows of a company that is useful to the majority of report users in making economic decisions.

Quality financial reports consist of several indicators that are interrelated, that is understandable, that is, the important quality of the information contained in financial reports is the ease with which users can immediately understand them. Users are assumed to have adequate knowledge of economic and business activities, accounting, and the ability to study the information with reasonable diligence

Relevance is information that has the quality of being relevant if it can influence the economic decisions of users by helping them evaluate past, present or future events, confirming or correcting the results of their past evaluations ,

Reliability, that is, information has the quality of reliability if it is free from misleading notions, material errors, and the user can rely on it as a *faithful representation* of what should be presented or what is reasonably expected.

comparable, that is, users must be able to compare an organization's financial statements between periods to identify trends (trends) of financial position and performance. Users must also be able to compare financial statements between organizations to evaluate financial position, performance and changes in financial position relatively.

2.5. Religiosity

Religiosity is the level of one's conception of religion and the level of one's commitment to his servant. The level of conceptualization is the level of a person's knowledge of their religion, while what is meant by the level of commitment is something that needs to be understood as a whole, so that there are various ways for individuals to become religious (Nazariah & Ismayli, 2021) .

The concept of religiosity formulated by Glock and Stark there are five kinds of religious dimensions, namely the dimension of belief, namely the dimension that contains expectations where religious people adhere to certain theological views and acknowledge the truth of these doctrines.

The dimension of religious practice is the aspect that measures the extent to which a person carries out his ritual obligations in the religion he adheres to. The dimension of Appreciation is the dimension that includes the experience and feeling of being close to Allah, the feeling of enjoyment in carrying out worship, and the feeling of gratitude for the blessings bestowed by Allah in their lives.

The dimension of religious knowledge is the dimension that refers to the hope that religious people have at least a minimal amount of knowledge about the basics of belief, rites, scriptures and traditions. The dimension of religious experience is the dimension that refers to the identification of the consequences of one's beliefs, religion, practice, experience and knowledge from day to day.

2.6. Understanding

Understanding is behavior that shows the ability to grasp the meaning of a concept, understanding includes the behavior of translating, interpreting, concluding or *extrapolating* (calculating) concepts using words or other symbols of their own choosing.

Understanding indicators show that understanding is one level higher than knowledge (Sudjana, 2005). If at the knowledge level, it includes knowing, remembering or memorizing a concept without capturing the meaning or intent of a concept. While understanding includes behavior that shows the ability to grasp the meaning or meaning of a concept.

2.7. Education

Education is a process of learning knowledge, skills and habits of a group of people which are passed down from one generation to the next through teaching (Tinambunan, 2019). The purpose of education is to educate and develop the potential within students. With the growth of intelligence and self-potential, every child can have knowledge, creativity, be physically and mentally healthy, have a good personality, be independent, and be a responsible member of society (Kholis, 2014)

2.8. Years of service

Tenure is the length of time or length of time a person works in an agency, office and so on. Working period is also a factor related to the length of time a person works in a place. The working period is also the time period for someone who has worked from the first time they entered to work. The working period can be interpreted as a long period of time during which a worker enters an area of business to a certain extent.

2.9. Emotional Connection

Emotional relationship is the existence of an emotional bond that is felt by someone towards something, for example towards family relationships, work relationships. In everyday life, it generally involves emotions when speaking, choosing words, making decisions, choosing activities based on what is felt at that moment. Emotions do play a big role in life

2.10. Previous Research

Tânia Menezes Montenegro (2017), *Journal of Management, Spirituality & Religion*, 14:1, 48-80, DOI: [10.1080/14766086.2016.1249395](https://doi.org/10.1080/14766086.2016.1249395) stated in his research entitled " *Religiosity and corporate financial reporting: evidence from a European country* " that companies with head offices in areas with strong religious adherence, a higher (aggregate) level of religiosity, and in the core areas of Portuguese religious cults (districts where Fátima Sanctuary is located) generally has management incidents lower profit. The evidence on religious adherence applies separately to Catholic affiliation, and the results are not driven by companies headquartered in rural areas .

Dyrenge, SD, Mayew, WJ, & Williams, CD (2012).. *Journal of Business Finance & Accounting* , 39 (7-8), 845-875 states in his research entitled " Religious social norms and corporate financial reporting" that social religion negatively related to the aggressiveness of financial reporting .

Dawami, Q., Razak, DA, & Hamdan, H. (2021). *Journal of Islamic Business and Management* , 11 (1), 90-104 states in his research entitled "Human Resources and Islamic Microfinance Sustainability: An Empirical Study of Baitul Maal wat Tamwil in Indonesia" that the relationship between the adequacy of human resources and the sustainability of BMT is significant and positive relationship .

Ismunawan, & Septyani, N. . (2020). *Journal of Research Theory & Applied Accounting (PETA)* , 5 (2), 107–121. <https://doi.org/10.51289/peta.v5i2.453> states in his research entitled "Analysis of Factors Influencing the Quality of Financial Statements" that understanding of accounting, human resources, internal control systems and information technology influences simultaneously on quality financial statements. Partially, understanding of accounting has no effect on the quality of financial reports, human resources and internal control systems have an effect on the quality of financial reports, while information technology has no effect on the quality of financial reports .

Sholihat, W., & Corrina, F. (2021). *Journal of Management and Finance* , 9 (2), 198-213 states in its research entitled " *Analysis of Factors Influencing the Quality of Bumdes Financial Reports in Pasir Turtle District, Indragiri Hulu Regency* " that Education, Work Experience, and Training affect the Quality of BUMDes Financial Reports in Pasir Turtle District Indragiri Hulu Regency.

Andi Sukmawati, (2017), *Catalogic Journal*, 157-168 stated in his research entitled "The Influence of Understanding of Government Accounting Standards, Level of Education, Years of Service and Training on the Quality of Financial Reports (Studies on the Satker Regional Office of the Ministry of Religion of Central Sulawesi Province)" that tenure affects the quality of financial reports.

Nugroho & Ismatullah, (2018) , in their research entitled "The Influence of Intellectual Intelligence and Emotional Intelligence on the Quality of Financial Statements" that emotional intelligence has an influence on the quality of financial reports.

3. Research methods

This research uses a quantitative descriptive approach. The data used in this research is primary data. Primary data is data obtained from respondents through questionnaires and interviews with

informants. This research was conducted at an Islamic Microfinance institution in North Sumatra. Places of research conducted in five cities in North Sumatra, namely :

1. Medan (BMT Al Musabbihin, BPRS Gebu Prima, BPRS Al Washliyah) ,
2. Deli Serdang (BMT Mawaridus Salam, BPRS Puduarta Insani) ,
3. Simalungun (BPRS Al Yaqin, BPRS Amanah Bangsa).

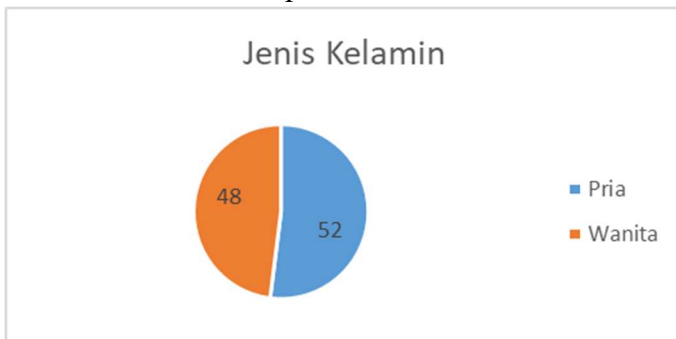
The dependent variable in this study is the quality of financial reports (y), while the independent variable in this study is religiosity (X_1), understanding (X_2), education (X_3), years of service (X_4) and emotional relationship (X_5) .

In this study, a research sample of 100 workers was used as respondents related to financial reports in Islamic microfinance institutions, 100 workers related to making financial reports such as *staff accounting* , *internal control* , and company management . Opinion Sugiyono (2008: 25) that the appropriate sample size in research is between 30 to 500. So the determination of the determination of the number of 100 samples/respondents is included in the criteria so that it is feasible to study.

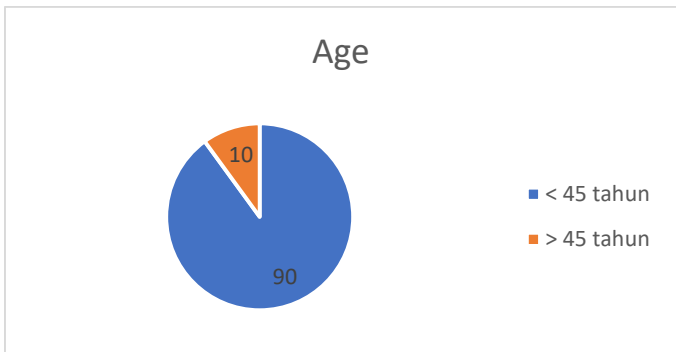
Methods of data collection using a questionnaire. This study uses SEM (Structural Equation Model) analysis with the help of the Smartpls 3 program.

4. Results and Discussion

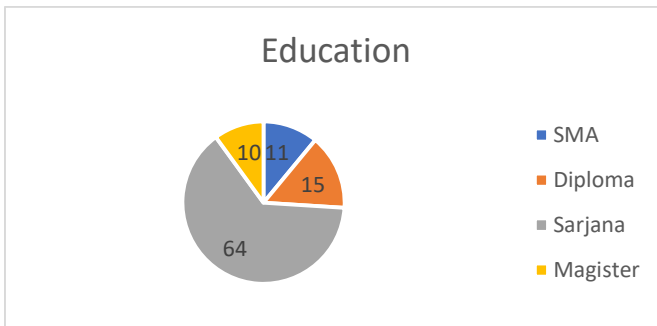
Characteristics of Respondents



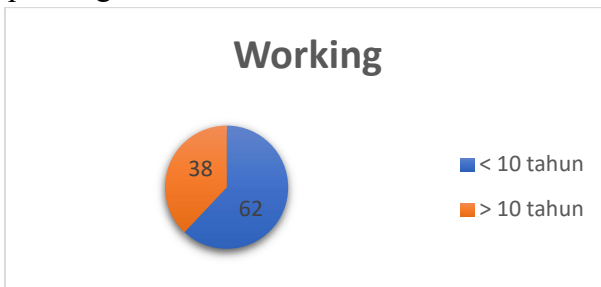
The chart shows that there are 52 men and 48 women.



The chart shows that there are 90 employees aged less than 45 years, while the remaining 10 people are over 45 years old.



The chart shows that the number of employees with undergraduate education level is the largest, namely 64 people. There are 10 employees with a master's level of education. The rest are high school and diploma graduates.



The chart shows that there are 62 employees with less than 10 years of service, while the remaining employees with more than 10 years of service are 38 people.

Validity and Reliability Test

Research data that has been collected from questionnaires that have been filled in by respondents must be tested for validity and reliability tests first. The reason is that the data obtained is truly reliable, so that the research results can be justified.

Table 1.

Outer Loading

	Religiosity	understanding	Education	Years of service	Emotional Hub	Quality of Financial Reports	Information
KA1	0.743						Valid
KA6	0.740						Valid
SPA4	0.645						Valid
SPA5	0.681						Valid
SPA6	0.768						Valid
PKA2	0.675						Valid
PKA3	0.751						Valid
PKA4	0.674						Valid
PKA5	0.711						Valid
PA2	0.764						Valid
PA3	0.699						Valid

PA4	0.685						Valid
PA5	0.693						Valid
KPB1		0.780					Valid
KPB2		0.800					Valid
KPB3		0.838					Valid
KPB4		0.704					Valid
KPG1		0.723					Valid
KPG2		0.689					Valid
KPG3		0.729					Valid
KSP1			0.635				Valid
KSP3			0.874				Valid
KSP4			0.887				Valid
LMP2				0.695			Valid
LMP3				0.864			Valid
LBP1				0.705			Valid
LBP3				0.810			Valid
RS2					0.714		Valid
RS3					0.774		Valid
RB1					0.774		Valid
RB2					0.641		Valid
RB3					0.731		Valid
RLV3						0.683	Valid
ADL2						0.763	Valid
ADL3						0.824	Valid
DD3						0.760	Valid

In the table it can be seen that the *outer loading value* is > 0.5 , which means that it meets the validity assumption and the data can be used later for model measurements. The validity test is accompanied by looking at the data reliability test and the Variance Extracted test.

data oke.splsm PLS Algorithm (Run No. 1)

Construct Reliability and Validity

Matrix Cronbach's Alpha rho_A Composite Reliability Average Variance Extracted (...)

Copy to Clipboard: Excel Format R.Format

	Cronbach's Al...	rho_A	Composite Rel...	Average Varian...
X1	0.919	0.925	0.930	0.505
X2	0.878	0.911	0.902	0.568
X3	0.728	0.783	0.846	0.651
X4	0.771	0.791	0.854	0.595
X5	0.779	0.791	0.849	0.531
Y	0.755	0.764	0.844	0.576

reliability test by looking at the Cronbach Alpha value, provided that the Cronbach Alpha value is > 0.7 . The table shows the Cronbach Alpha value $>$ of 0.7. This means that it meets the requirements

of the data reliability test. Then the CR value is also above 0.7 indicating that the data meets the reliability requirements. The Variance Extracted test shows a value of > 0.50 , this indicates that the data has fulfilled the *Variance extracted assumption*. Multicollinearity Test

Table 2.
Multicollinearity Test Results

	Religiosity	understanding	Education	Years of service	Emotional Hub	Lap Quality . Finance
Religiosity						4,727
understanding						1,206
Education						4,892
Years of service						3,860
Emotional Hub						8,695
Lap Quality . Finance						

The test results show that all variables have a VIF value of less than 10. It can be stated that there is no multicollinearity in this model. Structural Model Test

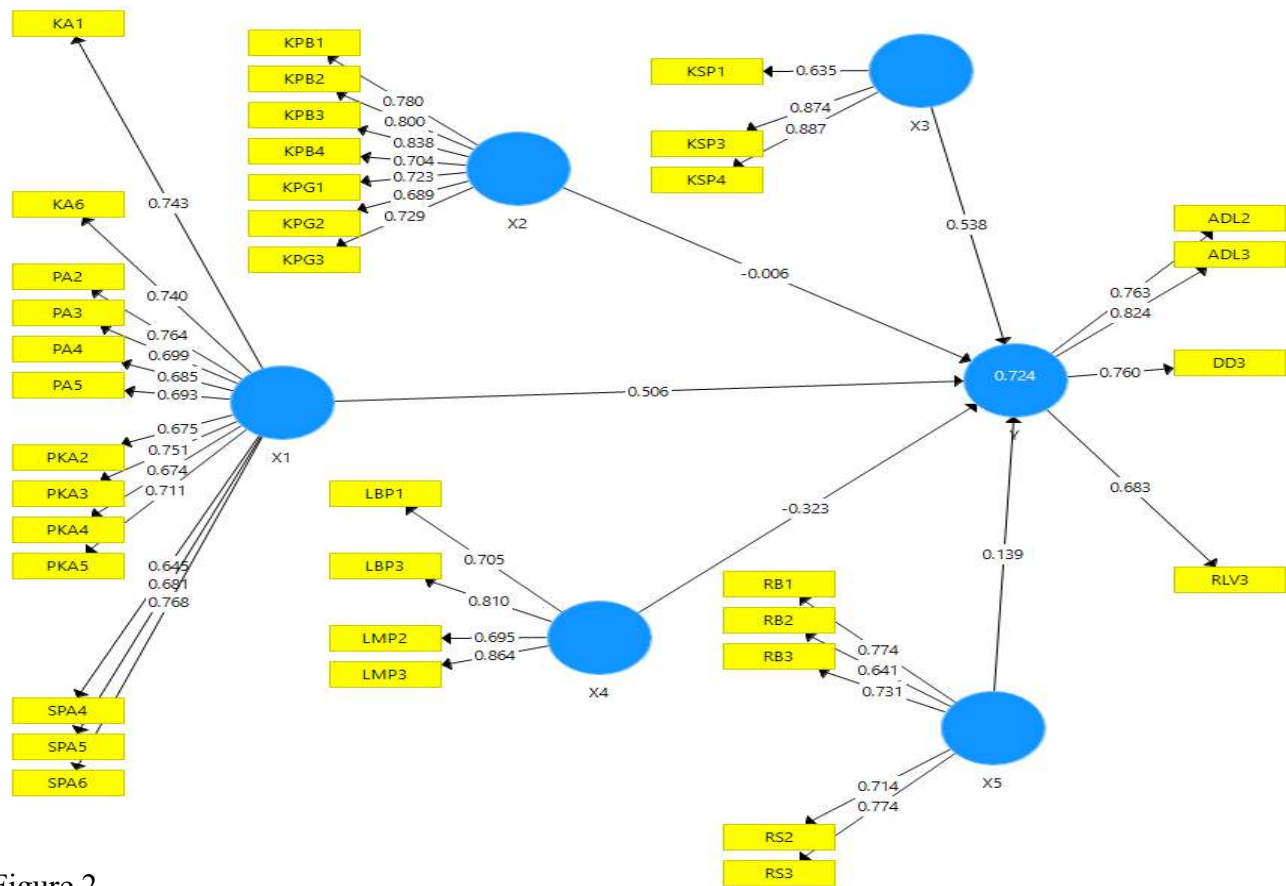


Figure 2

Results of Equation Model Structural Analysis (SEM)

In the graph above, the magnitude of R^2 shows the number 0.724, this indicates that the relationship between the variables religiosity, understanding, education, years of service and emotional relations has a contribution effect of 72.4% on the variable quality of financial statements and the remaining 27.6% is influenced by variable factors other factors that are not explained in the model. The indicators that explain the variables in the model are all worth >0.5 , this shows that the indicators have an influence on the variables. All indicators can explain variables.

Hypothesis testing

The following is the result of the hypothesis test

Table 3

Hypothesis Test Results

	Original Sample (O)	Sample Means (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X1 -> Y	0.506	0.497	0.154	3,295	0.001
X2 -> Y	-0.006	0.004	0.049	0.120	0.905
X3 -> Y	0.538	0.533	0.159	3,392	0.001
X4 -> Y	-0.323	-0.299	0.168	1915	0.056
X5 -> Y	0.139	0.137	0.184	0.753	0.452

From the table above, it appears that the Religiosity variable has a significant effect on the Quality of Financial Statements with a significance level of probability values of $0.002 < 0.05$. Furthermore, education also has a significant effect on the quality of financial statements with a significance level of probability values of $0.001 < 0.05$. Meanwhile, understanding, tenure and emotional relations have no effect on the quality of financial statements, this can be seen from the probability values which are greater than 0.05.

The results of this study are consistent with research conducted by Sean T. McGuire, et al, (2012), and Alan G. Walker, et al (2011) . Sean stated that religiosity would make company managers choose to report real and real income rather than manipulating reporting .

The test results with the Smartplus 3 program show that understanding has no effect on the quality of financial reports. This means that understanding does not improve the quality of financial reports. This shows that employees at Islamic Microfinance Institutions do not fully understand and understand the processes in financial reports. The human resources owned by Islamic Microfinance Institutions are still classified as weak in competence .

The test results with the Smartpls 3 program show that education has an effect on the quality of financial reports. This means that increasing education will improve the quality of financial reports. The results of this study are in accordance with the research conducted by Saputra. The higher the education taken, the higher the intellectual experience will be, where intellectual experience will facilitate the implementation of work (Saputra, 2002

The test results with the Smartpls 3 program show that tenure has no effect on the quality of financial reports. This means that tenure does not improve the quality of financial reports. So the results of this study are in accordance with the research conducted by Cahyadi because seen from the characteristics of the respondents in this study, they had a short tenure because they were dominated by young employees.

The test results with the Smartpls 3 program show that emotional relationships do not affect the quality of financial reports. This means that emotional relationships do not improve the quality of financial reports. If seen from the age characteristics of the respondents, the average is still young and with a short working period. This does not yet show employee loyalty to the company because there is no strong emotional connection between employees and the company. strong emotional connection will be seen from the loyalty of employees in the long tenure.

Conclusion

Religiosity and Education have an effect on the quality of financial reports on Islamic Microfinance Institutions in North Sumatra, while understanding, years of service and emotional relationships have no effect on the quality of financial reports on Islamic Microfinance Institutions in North Sumatra.

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