

The Influence Of Educational Background, Courtesy Personality And Internal Control On The Quality Of Financial Statements (Study on Islamic Boarding Schools of West Tanjung Jabung Regency)

Victor Diwantara¹, Anzu Elvia Zahara², Zul Febri³

^{1,2,3} Sharia Accounting Study Program, UIN Sulthan Thaha Syaifuddin Jambi

Email: ¹Victordiwantara@uinjambi.ac.id, ²anzuelviazahara@uinjambi.ac.id,
³zulfebri0908@gmail.com

Abstract

This research is motivated by the phenomenon that most Islamic boarding schools in Tanjung Jabung Barat Regency still use simple financial records that have not referred to the Islamic Boarding School Accounting Guidelines. This poses challenges in producing quality, accountable, and standard financial reports. Factors that are suspected to affect the quality of financial statements include educational background, courtesy personality, and internal control. This type of research is quantitative research with a field approach. Primary data was obtained through the distribution of questionnaires to 31 respondents, namely administrators and treasurers at eight Islamic boarding schools in West Tanjung Jabung Regency. Data analysis uses multiple linear regression with the help of SPSS applications. The results of the study show that partially educational background and courtesy personality have no effect on the quality of financial statements. On the other hand, internal control affects the quality of financial statements. Simultaneously, educational background, courtesy personality and internal control have no effect on the quality of financial statements.

Keywords: Educational Background, Courtesy Personality, Internal Control, Quality of Financial Statements.

INTRODUCTION

Education is one of the government's ways to improve the quality of Indonesia's human resources. The importance of education encourages both the government and

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private institutions to establish educational services. One of the educational services that is growing rapidly is Islamic boarding schools. Pondok pesantren is one of the educational institutions that provides educational facilities in terms of general science (exact and social) or religion (Septi & Endang, 2018). Islamic boarding schools play an important role in Indonesia's progress as a non-profit institution that has produced many influential figures. Islamic boarding schools have significant financial assets, with permanent waqf such as land as the main asset (IAI & BI, 2018).

The quality of Islamic boarding school financial statements is highly dependent on the ability of human resources, especially administrators or treasurers who are responsible for accounting and financial functions. Administrators with a background in accounting education tend to be more able to prepare quality financial reports because they have adequate knowledge and skills (Hoesada, 2016). Previous research conducted by Wungow et al., (2016) found that education level has a significant effect on the quality of financial statements. Meanwhile, at the Tanjung Jabung Barat Islamic Boarding School, many administrators who handle accounting and finance do not have an accounting education background or at least economics. In another study conducted by Suci & Indrayeni (2023), it was found that there was no effect of education level on the quality of financial statements.

Figure 1. Financial Statements at One of the Islamic Boarding Schools in Tanjung Jabung Barat Regency as of July 2024



No	Uraian	Saldo Awal	Saldo Akhir	Saldo Akhir
1	ASSET			
2	KAS	12.153.000		12.153.000
3	KAS	12.153.000		12.153.000
4	KAS	12.153.000		12.153.000
5	KAS	12.153.000		12.153.000
6	KAS	12.153.000		12.153.000
7	KAS	12.153.000		12.153.000
8	KAS	12.153.000		12.153.000
9	KAS	12.153.000		12.153.000
10	KAS	12.153.000		12.153.000
11	KAS	12.153.000		12.153.000
12	KAS	12.153.000		12.153.000
13	KAS	12.153.000		12.153.000
14	KAS	12.153.000		12.153.000
15	KAS	12.153.000		12.153.000
16	KAS	12.153.000		12.153.000
17	KAS	12.153.000		12.153.000
18	KAS	12.153.000		12.153.000
19	KAS	12.153.000		12.153.000
20	KAS	12.153.000		12.153.000
21	KAS	12.153.000		12.153.000
22	KAS	12.153.000		12.153.000
23	KAS	12.153.000		12.153.000
24	KAS	12.153.000		12.153.000
25	KAS	12.153.000		12.153.000
26	KAS	12.153.000		12.153.000
27	KAS	12.153.000		12.153.000
28	KAS	12.153.000		12.153.000
29	KAS	12.153.000		12.153.000
30	KAS	12.153.000		12.153.000
31	KAS	12.153.000		12.153.000
32	KAS	12.153.000		12.153.000
33	KAS	12.153.000		12.153.000
34	KAS	12.153.000		12.153.000
35	KAS	12.153.000		12.153.000
36	KAS	12.153.000		12.153.000
37	KAS	12.153.000		12.153.000
38	KAS	12.153.000		12.153.000
39	KAS	12.153.000		12.153.000
40	KAS	12.153.000		12.153.000
41	KAS	12.153.000		12.153.000
42	KAS	12.153.000		12.153.000
43	KAS	12.153.000		12.153.000
44	KAS	12.153.000		12.153.000
45	KAS	12.153.000		12.153.000
46	KAS	12.153.000		12.153.000
47	KAS	12.153.000		12.153.000
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49	KAS	12.153.000		12.153.000
50	KAS	12.153.000		12.153.000
51	KAS	12.153.000		12.153.000
52	KAS	12.153.000		12.153.000
53	KAS	12.153.000		12.153.000
54	KAS	12.153.000		12.153.000
55	KAS	12.153.000		12.153.000
56	KAS	12.153.000		12.153.000
57	KAS	12.153.000		12.153.000
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60	KAS	12.153.000		12.153.000
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62	KAS	12.153.000		12.153.000
63	KAS	12.153.000		12.153.000
64	KAS	12.153.000		12.153.000
65	KAS	12.153.000		12.153.000
66	KAS	12.153.000		12.153.000
67	KAS	12.153.000		12.153.000
68	KAS	12.153.000		12.153.000
69	KAS	12.153.000		12.153.000
70	KAS	12.153.000		12.153.000
71	KAS	12.153.000		12.153.000
72	KAS	12.153.000		12.153.000
73	KAS	12.153.000		12.153.000
74	KAS	12.153.000		12.153.000
75	KAS	12.153.000		12.153.000
76	KAS	12.153.000		12.153.000
77	KAS	12.153.000		12.153.000
78	KAS	12.153.000		12.153.000
79	KAS	12.153.000		12.153.000
80	KAS	12.153.000		12.153.000
81	KAS	12.153.000		12.153.000
82	KAS	12.153.000		12.153.000
83	KAS	12.153.000		12.153.000
84	KAS	12.153.000		12.153.000
85	KAS	12.153.000		12.153.000
86	KAS	12.153.000		12.153.000
87	KAS	12.153.000		12.153.000
88	KAS	12.153.000		12.153.000
89	KAS	12.153.000		12.153.000
90	KAS	12.153.000		12.153.000
91	KAS	12.153.000		12.153.000
92	KAS	12.153.000		12.153.000
93	KAS	12.153.000		12.153.000
94	KAS	12.153.000		12.153.000
95	KAS	12.153.000		12.153.000
96	KAS	12.153.000		12.153.000
97	KAS	12.153.000		12.153.000
98	KAS	12.153.000		12.153.000
99	KAS	12.153.000		12.153.000
100	KAS	12.153.000		12.153.000

(Source: not listed to maintain agency confidentiality)

Based on figure 1. Above, the financial report table of Islamic Boarding Schools as of July 2024 describes the financial condition of the institution which includes the position of assets, liabilities, and funds managed in supporting educational activities and operations of Islamic boarding schools. The assets owned consist of current assets and non-current assets that are used to support teaching and learning activities and student services. In terms of obligations, pesantren have short-term obligations related to routine operational needs, while long-term obligations are relatively limited. Islamic boarding school funds are sourced from various revenues, such as student contributions, community donations, and external assistance, which are managed to finance operations, infrastructure maintenance, and educational programs. Overall, the financial statements show that the financial management of the pesantren has been carried out in a structured manner and reflects efforts to maintain a balance between receipts and expenditures to support the sustainability of the institution's operations.

Human resource personality, especially ihsan (good and responsible) personality, is very important in determining the quality of performance, including in the preparation of financial statements. Individuals with a courtesy personality tend to produce good performance because they always remember Allah and feel watched, making it less likely to commit irresponsible actions. Good financial statements also require good human resources, with values such as trust, responsibility, honesty, and obedience, which are in line with Islamic principles (Erlina et al., 2015). Based on previous research conducted by Nilawati (2017), it was found that personality affects the quality of financial statements. Meanwhile, in another study conducted by Gailea et al., (2018) explained that there was no influence of personality on the quality of financial statements.

Internal control acts as an external supervisor for individuals in the organization, similar to how a courtesy personality acts as an internal supervisor for oneself. Internal control systems include organizational structures, procedures, and systems designed to ensure asset accountability and effective management achievements. Thus, internal control helps maintain integrity and accountability in the financial and operational management of the organization (Hoesada, 2016). Based on previous research conducted by Kusuma et al., (2016) shows that internal control has a positive and significant effect on the quality of financial statements. Meanwhile, another study conducted by Atharrizka et al., (2021) found no significant influence on the quality of financial statements.

Based on the description of the background, the researcher aims to conduct a study on "The Influence of Educational Background, Courtesy Personality, and Internal Control on the Quality of Financial Statements of Islamic Boarding Schools of Tanjung Jabung Barat Regency".

LITERATURE REVIEW

Information Usability Theory

This theory emphasizes that accounting information must have a quality that is useful to users in decision-making (Rura & Mustafa, 2021). In Statement of Financial Accounting Concepts (SFAC) No.2, the Financial Accounting Standard Board (FASB) describes a hierarchy of quality accounting information that is useful for decision-making. The primary quality of accounting information consists of two main characteristics, namely relevance and reliability. This primary quality is supported by secondary quality which consists of two main components, namely the ability to compare (comparability) and consistency (consistency) in the application of accounting principles.

Educational Background (X1)

Educational background refers to the last level of education or academic qualification that has been achieved, as evidenced by a diploma or relevant certificate of expertise in accordance with applicable regulations (Aziz, 2020). The indicators of educational background according to Ahmadi (2016) include (1) the history of the department or field of science that has been completed, (2) education is carried out formally, (3) the ability to understand the practice carried out

Courtesy Personality (X2)

A courtesy personality is a personality that encourages individuals to continue to improve and beautify themselves in various aspects, both in relationships with themselves, others, nature, and with God, with the aim of seeking His pleasure (Iwan et al., 2022). The indicators of ihsan personality according to Mujib (2017) include (1) wari' character, (2) kha'if character, (3) istiqamah character, (4) haya' character, (5) shadiq character, (6) mu'tsir character, (7) muttaqi character.

Internal Control (X3)

Internal controls are an organization's plan to secure assets, ensure data accuracy, improve efficiency, and comply with established policies. This helps the company achieve its goals more effectively (Sudarmanto, 2024). The indicators of internal control according to Soehada (2016) include (1) the control environment, (2) risk assessment, (3) control activities, (4) information and communication, (5) monitoring.

Quality of Financial Statements (Y)

Quality financial statements are those that meet the qualitative characteristics of financial information, so that the information presented is useful for its users. This characteristic makes financial statements useful (IAI, 2016). The quality indicators of financial statements according to Jeni (2020) include (1) relevant, (2) reliable, (3) comparable, (4) understandable.

FRAME OF MIND

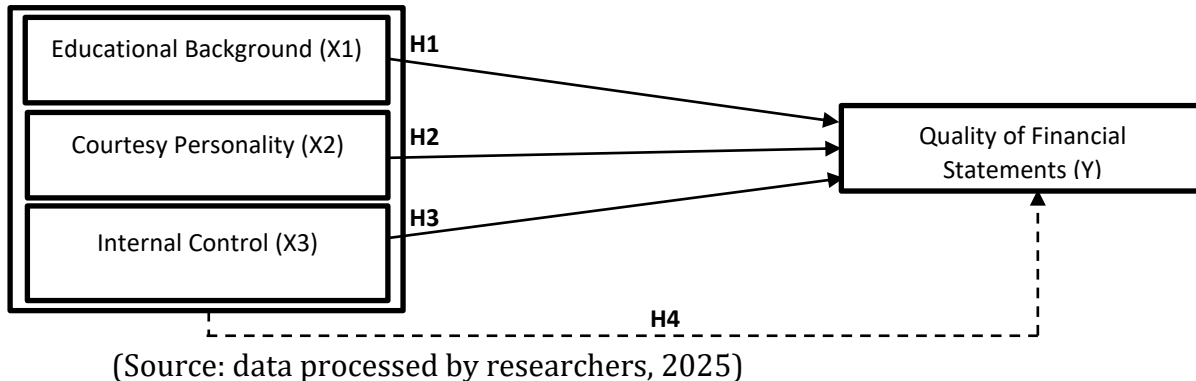
Education plays an important role in improving the ability of administrators to manage accounting and financial functions. With adequate formal education, especially in the field of accounting, administrators or treasurers will find it easier to understand and carry out their duties (Sijabat & Lestari, 2022). Research conducted by Sulastri & Fatimah (2025) and Kamila et al., (2025) found that educational background affects the quality of financial statements.

Courtesy behavior is an act that brings benefits and avoids harm. Ihsan personality encourages a person to make maximum efforts and be responsible in carrying out their duties, including in managing financial statements (Mujib, 2017). With this positive personality, individuals are more likely to cooperate with others, resulting in quality work. Research conducted by Amelia (2025) and Triswati (2019) found that courtesy personality affects the quality of financial statements.

Effective internal controls ensure all resources, data, and operations are under control, so that goals are achieved, risks are minimized, and quality information is produced. With effective internal controls, ensuring that the accounting system produces information that is timely, relevant, accurate, complete, and verifiable (Kusuma et al., 2016). Research conducted by Cahyani & Atmadja (2023) and Sijabat & Angely (2022) found that internal control affects the quality of financial statements.

The quality of financial statements is influenced by individual factors and organizational systems. The educational background reflects the level of knowledge and competence of the individual in understanding and applying the principles of accounting and financial reporting. Ihsan personality acts as an ethical foundation that encourages honesty, responsibility, and moral awareness in the preparation of financial statements. Meanwhile, internal control functions as a supervisory mechanism that ensures that the financial recording and reporting process runs in accordance with the provisions and minimizes errors and fraud (Maimunah et al., 2023). Research conducted by Triswati (2019) found that research background, courtesy personality and internal control simultaneously affect the quality of financial statements.

Figure 2. Frame of Mind



RESEARCH METHODS

This type of research is a field research that uses a quantitative method approach using numerical data analysis that includes statistical figures (Suryani & Hendryadi, 2015). This study uses two types of data, namely primary data obtained directly through questionnaires distributed to respondents and secondary data through the Office of the Ministry of Religion of Tanjung Jabung Barat Regency. This research was conducted in West Tanjung Jabung Regency, with respondents leading and managing Islamic boarding schools who are responsible for accounting and financial functions in the region.

The population of this study includes leaders and administrators related to accounting and finance functions in 8 Islamic Boarding Schools in West Tanjung Jabung Regency. This study uses a non-probability sampling technique for sampling, with a saturated sample method, where all members of the population are designated as research samples. This study uses a survey method with questionnaire data collection techniques distributed to the research sample, namely administrators and treasurers who handle accounting and finance in 8 Islamic Boarding Schools in West Tanjung Jabung Regency. This study uses questionnaires as an instrument to measure the variables of Educational Background (X1), Courtesy Personality (X2), Internal Control (X3), and Financial Statement Quality (Y) with the Likert scale as a measuring tool. The Likert scale in this study has a value range of 1 to 5 including STS (Strongly Disagree) with a number of 1; TS (Disagree) with the number 2; N (Neutral) with the number 3; S (Agreed) with the number 4; SS (Strongly Agree) with the number 5. This study uses SPSS version 31 as its analysis tool which includes descriptive statistical analysis, instrument quality test (validity test and reliability test), classical assumption test (normality test; multicollinearity test; heterokedasticity test), hypothesis test (multiple linear regression analysis; t test, f test and determination coefficient test).

RESULTS AND DISCUSSION**Respondent Characteristics****Table 1. Questionnaire Return Rate**

Remarks	Quantity	Percentage
Questionnaire distributed	34	100%
Questionnaires that are not returned	3	8,82%
Actionable questionnaire	31	91,18%

(Source: data processed by researchers, 2025)

Based on table 1 above, it shows that the questionnaires distributed were 34 questionnaires with 31 questionnaires returned with a percentage of 91.18% and questionnaires that did not return as many as 3 questionnaires with a percentage of 8.82%.

Table 2. Respondents by Gender

Gender	Quantity	Percentage
Male	23	74,19%
Women	8	25,81%
Quantity	31	100%

(Source: data processed by researchers, 2025)

Based on table 2 above, it shows that there are more male respondents with a percentage of 23 respondents with a percentage of 74.19% and female respondents with a percentage of 8 respondents with a percentage of 25.81%.

Table 3. Respondents by Education Level

Final education	Quantity	Percentage
High School Equivalent	22	70,97%
S1	9	29,03%
S2	-	-
Total	31	100%

(Source: data processed by researchers, 2025)

Based on table 3 above, it shows that respondents with the last high school education are 22 respondents with a percentage of 70.97% and respondents with S1 education are 9

respondents with a percentage of 29.03%. Meanwhile, respondents with S2 education were not included in this study.

Table 4. Respondents by Position

Departments	Quantity	Percentage
Leadership	8	25,81%
Treasurer and Deputy Treasurer	11	35,48%
Secretary	8	25,81%
Administrative staff	4	12,90%
Total	31	100%

(Source: data processed by researchers, 2025)

Based on table 4 above, it shows that there are 8 leaders with a percentage of 25.81%, 11 treasurers with a percentage of 35.48%, 8 secretaries with a percentage of 25.81% and 4 administrative staff with a percentage of 12.9% who fill out the questionnaires that were distributed. These positions are all related to finance, therefore these positions are included as respondents in this study.

Descriptive Statistical Analysis

Table 5. Descriptive Statistical Test

Descriptive Statistics					
	N	Minimum	Maximum	Red	Std. Deviation
Educational background	31	11.00	24.00	19.3226	3.44855
Courtesy personality	31	22.00	34.00	29.2903	3.35851
Internal control	31	13.00	24.00	20.3871	2.69168
Quality of financial statements	31	23.00	38.00	30.9032	3.40935
Valid N (listwise)	31				

(Source: SPSS version 31, 2025)

Based on the table of 5 descriptive statistical tests above, the variables of educational background, courtesy personality, internal control, and quality of financial statements have minimum and maximum values that indicate variations in respondent answers. The mean value of each variable shows the tendency of respondents to be in a relatively good category.

Meanwhile, the standard value of the deviation that is smaller than the average value indicates that the data is relatively homogeneous and does not show large deviations. Overall, the results of the descriptive statistics show that the research data is worth analyzing at a later stage.

Instrument Quality Test

Table 6. Validity Test

Statement	R Count	R Table	Remarks
X1.1	0,880	0,3550	Valid
X1.2	0,857	0,3550	Valid
X1.3	0,797	0,3550	Valid
X1.4	0,525	0,3550	Valid
X1.5	0,696	0,3550	Valid
X2.1	0,517	0,3550	Valid
X2.2	0,658	0,3550	Valid
X2.3	0,620	0,3550	Valid
X2.4	0,559	0,3550	Valid
X2.5	0,727	0,3550	Valid
X2.6	0,656	0,3550	Valid
X2.7	0,656	0,3550	Valid
X3.1	0,791	0,3550	Valid
X3.2	0,598	0,3550	Valid
X3.3	0,786	0,3550	Valid
X3.4	0,591	0,3550	Valid
X3.5	0,594	0,3550	Valid
Y.1	0,552	0,3550	Valid
Y.2	0,550	0,3550	Valid
Y.3	0,698	0,3550	Valid
Y.4	0,692	0,3550	Valid
Y.5	0,412	0,3550	Valid
Y.6	0,702	0,3550	Valid
Y.7	0,683	0,3550	Valid
Y.8	0,627	0,3550	Valid

(Source: SPSS version 31, 2025)

Based on table 6 of the results of the validity test above, all statement indicators on the variables of educational background, courtesy personality, internal control, and quality of financial statements show a correlation coefficient value (r-calculus) that is greater than the r-table. This indicates that each indicator of the statement in the questionnaire is declared valid.

Table 7. Reliability Test

Yes	Variable	Cronbach alpha	Remarks
1.	Educational Background	0,813	Reliable
2.	Courtesy Personality	0,716	Reliable
3.	Internal Control	0,702	Reliable
4.	Quality of Financial State-ments	0,765	Reliable

(Source: SPSS version 31, 2025)

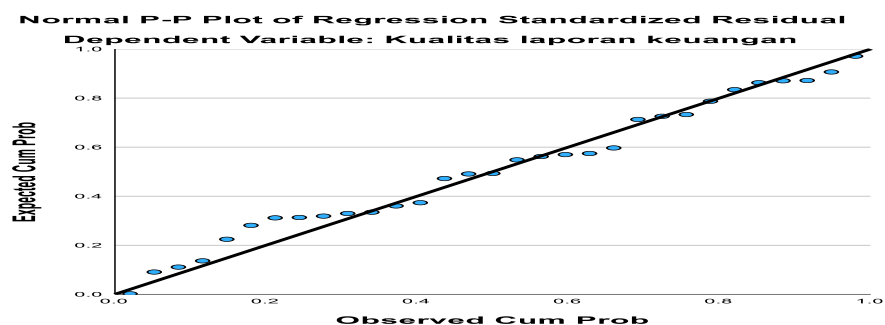
Classic Assumption Test

Table 8. Normality Test

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			31
Normal Parametersa,b	Red		.0000000
	Std. Deviation		3.04315094
Most Extreme Differences	Absolute		.109
	Positive		.076
	Negative		-.109
Test Statistic			.109
Asymp. Sig. (2-tailed)c			.200d
Monte Carlo Sig. (2-tailed)e	Sig.		.444
	99% Confidence Interval	Lower Bound	.432
		Upper Bound	.457
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lilliefors Significance Correction.			
d. This is a lower bound of the true significance.			

One-Sample Kolmogorov-Smirnov Test	
	Unstandardized Residual
e. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.	
(Source: SPSS version 31, 2025)	

Figure 3. Probability Plot



(Source: SPSS version 31, 2025)

Based on table 8. The results of the Kolmogorov–Smirnov normality test above, the significance value (Asymp. Sig.) is greater than 0.05, so it can be concluded that the data is normally distributed. In addition, figure 3. The test results through the Normal P–P Plot graph show that the data points are spread around and follow a diagonal line. This indicates that the data meet the assumption of normality, making it suitable for use for regression analysis.

Table 9. Multicollinearity Test

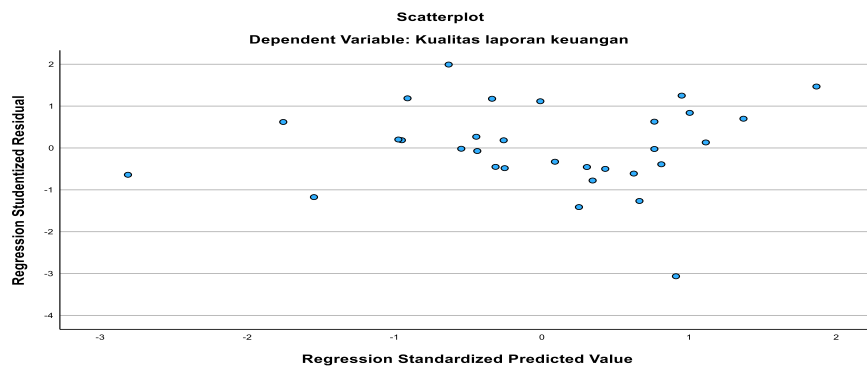
Coefficient			
Models		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Educational background	.817	1.223
	Courtesy personality	.895	1.118
	.899	.899	1.112

(Source: SPSS version 31, 2025)

Based on table 9. The results of the multicollinearity test above, all independent variables have a Tolerance value greater than 0.10 and a Variance Inflation Factor (VIF)

value of less than 10. This shows that there are no symptoms of multicollinearity between independent variables in the regression model, so the model is suitable for further analysis.

Figure 4. Scatter Plot Heterokedasticity



(Source: SPSS version 31, 2025)

Based on figure 4. The above shows that the results of the heteroscedasity test through the scatter plot test are indicated not to form a clear pattern and are randomly scattered and spread up and down the number 0. Therefore, it can be concluded that there are no symptoms of heteroscedasity in this study.

Hypothesis Test

Table 10. Multiple Linear Regression Analysis

Coefficient						
Models		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	(Constant)	35.546	7.758		4.582	<.001
	Educational background	-.358	.188	-.362	-1.906	.067
	Courtesy personality	-.263	.184	-.259	-1.425	.166
	Internal control	.489	.229	.386	2.131	.042

(Source: SPSS version 31, 2025)

Based on table 10. above, the following equation is obtained:

$$Y = 35.546 - 0.358 X_1 - 0.263 X_2 + 0.489 X_3 + e$$

Obtained from the results of multiple linear regression analysis, the variables of educational background and courtesy personality have a regression coefficient with a negative value on the quality of financial statements, which shows that an increase in both variables tends to be followed by a decrease in the quality of financial statements. Meanwhile, internal control has a positive regression coefficient, which shows that the better internal control, the better the quality of financial statements tends to improve.

Table 11. T test

Coefficient						
Models		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	35.546	7.758		4.582	<.001
	Educational background	-.358	.188	-.362	-1.906	.067
	Courtesy personality	-.263	.184	-.259	-1.425	.166
	Internal control	.489	.229	.386	2.131	.042

(Source: SPSS version 31, 2025)

Based on table 11. The results of the t-test above, the t-value of each variable of educational background, courtesy personality and internal control is compared to the t-table value and significance value with 0.05. Thus, the educational background and personality of ihsan had no effect on the quality of financial statements with t-calculated values (-1.906 and -1.425) < t tables (2.052) and significance values (0.067 and 0.166) > 0.05. Meanwhile, internal control affects the quality of financial statements with a value of t calculated (2.131) > t table (2.052) and significance value (0.042) < (0.05).

Table 12. Test F

ANOVAa						
Models		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	70.887	3	23.629	2.296	.100b
	Residual	277.823	27	10.290		

Total	348.710	30			
a. Dependent Variable: Quality of financial statements					
b. Predictors: (Constant), Internal control, Courtesy personality, Educational background					

(Source: SPSS version 31, 2025)

Based on table 12. The results of the F test above show that the F value is calculated as $2.296 < F \text{ table is } 2.960$ and the significant value is $0.100 > 0.05$, thus it can be concluded that the three independent variables (educational background, courtesy personality and internal control) simultaneously have no effect on the bound variable (quality of financial statements).

Table 13. Coefficient Determination Test

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	3.137351	0.263755	11.89495	0.0000
X1	0.116890	0.141897	0.823764	0.4127
X2	-0.256476	0.127215	-2.016084	0.0473
X3	0.425632	0.183634	2.317832	0.0232

(Source: SPSS version 31, 2025)

Based on table 13. From the results of the determination coefficient test above, it shows that the value of R square is 0.203 or 20.3%. Therefore, it can be concluded that the amount of influence of independent variables, namely educational background (X1), courtesy personality (X2), and internal control (X3) on the variable related to the quality of financial statements (Y) is 20.3% and the remaining 79.7% is influenced by other variables outside this study.

The Influence of Educational Background on the Quality of Financial Statements

Based on the results of partial hypothesis testing through the t-test, a t-count value (-1.906) was obtained which was smaller than the t-table (2.052), and a significance value (0.067) that was greater than 0.05. These results show that the variables of educational background do not have a significant effect on the quality of financial statements. Thus, the hypothesis that educational background affects the quality of financial statements is rejected.

This means that the difference in respondents' level or field of education does not directly determine the quality of the financial statements produced. The influence of educational background on the quality of financial statements can be caused by several factors. First, in practice, the preparation of financial statements does not only depend on formal education background, but also on work experience, technical training, and an understanding of applicable procedures and regulations. Second, the existence of standard operating procedures (SOPs), accounting guidelines, and a structured financial information system allows the financial reporting process to run uniformly, so that differences in educational backgrounds become less dominant. Third, behavioral aspects and control systems have a more important role than educational background. Without adequate integrity, precision, and supervision, even a high level of education does not guarantee the preparation of quality financial reports. In contrast, individuals with a simpler education but work in a disciplined manner and obey the rules can produce reliable financial reports (Amalia, 2023).

The results of this study are in line with several previous studies that stated that educational background does not have a significant effect on the quality of financial statements. Research by Annisa et al., (2020) found that the level of education of financial employees does not affect the quality of financial statements because the reporting process has been supported by standard systems and regulations. Similar results were also stated by Thazya (2022) who concluded that work experience and internal control have a more dominant influence than formal education backgrounds.

The Influence of Ihsan's Personality on the Quality of Financial Statements

Based on the results of partial hypothesis testing through the t-test, a t-count value (-1.425) was obtained which was smaller than the t-table (2.052), and a significance value (0.166) that was greater than 0.05. These results show that the ihsan personality variable does not have a significant effect on the quality of financial statements. Thus, the hypothesis that the personality of ihsan has an effect on the quality of financial statements is rejected.

This means that the level of courtesy personality possessed by individuals does not necessarily directly impact the good or bad quality of the financial statements produced. Ihsan personality is an internal value that is personal and subjective, so it is difficult to measure directly through questionnaire instruments. Differences in respondents' perceptions in understanding and applying the value of ihsan can cause this variable to not show a consistent influence on the quality of financial statements. In organizational practice, the process of preparing financial statements has generally been governed by standards, regulations, and strict internal control systems (Septi & Endang, 2018). This condition

causes the quality of financial statements to be determined more by compliance with procedures and supervisory mechanisms than by individual moral values alone. With a structured system, the space for personal personality including courtesy personality becomes relatively limited in influencing the final results of financial statements.

The results of this study are in line with several previous studies that stated that ethical factors or individual religious values do not always have a significant effect on the quality of financial statements. Research by Gailea et al., (2018) found that individual ethics do not have a significant effect on the quality of financial statements because the reporting process has been controlled by standard systems and regulations.

The Effect of Internal Control on the Quality of Financial Statements

The results of the hypothesis test show that internal control has a significant effect on the quality of financial statements. This is evidenced by the results of the t-test, where the calculated t-value (2.131) is greater than the table t (2.052) and the significance value (0.042) is smaller than 0.05. Statistically, this condition shows that the hypothesis that internal control has an effect on the quality of financial statements is accepted.

This indicates that any increase in the effectiveness of internal control will be followed by an improvement in the quality of the financial statements produced. Good internal control is able to minimize recording errors, prevent fraud, and ensure that every financial transaction is recorded completely, accurately, and on time. Thus, the financial statements produced will meet the quality characteristics of financial statements, which are relevant, reliable, comparable, and easy to understand (Untary, 2015).

These findings are also consistent with previous studies that have shown that internal controls affect the quality of financial statements. Research by Cahyani et al., (2023) states that an effective internal control system can improve the reliability of financial statements through reducing errors and irregularities in accounting processes. Furthermore, research by Sijabat & Angely (2022) confirms that organizations with strong internal controls tend to produce high-quality financial reporting.

The Influence of Educational Background, Courtesy Personality and Internal Control on the Quality of Financial Statements

Based on the results of simultaneous hypothesis testing using the F test, it was obtained that educational background, courtesy personality, and internal control together did not have a significant effect on the quality of financial statements. This is shown by the value of the F calculation (2.296) which is smaller than the F of the table (2.960), as well as

the significance value (0.100) which is greater than 0.05, so that the hypothesis that there is a simultaneous influence is rejected.

The results of this study are in line with several previous studies that also found that individual and structural variables do not always have a simultaneous effect on the quality of financial statements. Research by Abdullah & Jamaluddin (2025) found that an individual's educational background and ethical values did not have a significant effect on the quality of local government financial statements when tested together. This shows that formal competence and personal moral values are not necessarily able to improve the quality of financial statements without the support of a strong organizational system and culture.

CONCLUSION

Based on the results of the analysis and discussion that has been explained, the following conclusions can be drawn:

1. The research background partially has no effect on the quality of financial statements.
2. The personality of ihsan partially has no effect on the quality of financial statements.
3. Internal control partially affects the quality of financial statements.
4. Educational background, courtesy personality and internal control simultaneously do not affect the quality of financial statements.

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