

SUMMARY

This study aims to analyze the effect of technology utilization, internal control system, human resources capacity on the quality of financial statements in savings and loan Cooperatives. The population in this study was all savings and loan Cooperatives in Banyumas. This study used Theory of Development Ladder Assessment. The research data was obtained directly from respondents through a questionnaire with disproportionate stratified saturated sampling technique and quantitative using regression analysis by SPSS.

The results of this research indicate that the technology utilization has a positive effect on the quality of financial statements in savings and loan cooperatives in Banyumas. Internal control system has a negative effect on the quality of financial statements in savings and loan cooperatives in Banyumas. Human resources capacity has a positive effect on the quality of financial statements in savings and loan cooperatives in Banyumas.

The implication for this research savings and loan cooperatives in Banyumas need to maintain and improve existing technology utilization, so that perfection, accuracy and speed in reporting financial reports are increasingly enhanced and more up to date according to the needs of the cooperative. internal control system has been carried out effectively and efficiently if cooperative organizational structure must be formed. To improve human resources capacity cooperatives have to make sure skill for their staff, and also giving the training periodically for their staff.

Keywords: Cooperatives, Technology Utilization, Internal Control System, Human Resources Capacity, Quality of Financial Statements