

**PENGARUH *LOCUS OF CONTROL*, PEMAHAMAN AKUNTANSI DAN  
PENGELOLAAN KEUANGAN TERHADAP KUALITAS LAPORAN  
KEUANGAN PADA LEMBAGA PERKREDITAN DESA (LPD) DI  
KECAMATAN MENDOYO**

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**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui pengaruh *locus of control*, pemahaman akuntansi, dan pengelolaan keuangan terhadap kualitas laporan keuangan pada Lembaga Perkreditan Desa (LPD) di Kecamatan Mendoyo. Jenis penelitian ini merupakan penelitian kuantitatif dengan menggunakan data primer. Populasi dalam penelitian ini yakni seluruh ketua dan pengurus LPD bagian keuangan di Kecamatan Mendoyo yaitu 19 dan jumlah ketua dan pengurus LPD bagian keuangan adalah 57 orang. Pemilihan sampel dilakukan dengan teknik sampel jenuh dimana semua yang menjadi populasi diambil menjadi sampel. Jumlah sampel yang digunakan yaitu 57 reponden. Metode pengumpulan data dilakukan dengan kuesioner. Pengujian data dilakukan dengan uji validitas dan uji realibilitas serta uji multikolinieritas, sedangkan pengujian hipotesis menggunakan analisis regresi linier berganda dengan bantu software *SPSS Statistics 25 For Windows*. Hasil penelitian ini menunjukkan (1) *locus of control* berpengaruh positif terhadap kualitas laporan keuangan, (2) pemahaman akuntansi berpengaruh positif terhadap kualitas laporan keuangan, dan (3) pengelolaan keuangan berpengaruh positif terhadap kualitas laporan keuangan.

**Kata Kunci:** Kualitas Laporan Keuangan, *Locus Of Control*, Pemahaman Akuntansi, Pengelolaan Keuangan.

***THE INFLUENCE OF LOCUS OF CONTROL, UNDERSTANDING  
ACCOUNTING AND FINANCIAL MANAGEMENT ON THE QUALITY OF  
FINANCIAL REPORTING IN VILLAGE CREDIT INSTITUTIONS (LPD) IN  
MENDOYO DISTRICT***

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**ABSTRACT**

*This research aims to determine the influence of locus of control, understanding of accounting, and financial management on the quality of financial reports at Village Credit Institutions (LPD) in Mendoyo District. This type of research is quantitative research using primary data. The population in this research is all the heads and administrators of the financial division of the LPD in Mendoyo District, namely 19 and the number of chairman and administrators of the financial division of the LPD is 57 people. Sample selection was carried out using a saturated sampling technique where all members of the population were taken as samples. The number of samples used was 57 respondents. The data collection method was carried out using a questionnaire. Data testing was carried out using validity and reliability tests as well as multicollinearity tests, while hypothesis testing used multiple linear regression analysis with the help of SPSS Statistics 25 For Windows software. The results of this research show (1) locus of control has a positive effect on the quality of financial reports, (2) understanding accounting has a positive effect on the quality of financial reports, and (3) financial management has a positive effect on the quality of financial reports.*

**Keywords:** *Quality of Financial Reports, Locus of Control, Accounting Understanding, Financial Management.*