

# THE EFFECT OF MANAGEMENT COMMITMENT, ACCOUNTING INFORMATION SYSTEMS, AND FINANCIAL LITERACY ON FINANCIAL DECISIONS WITH QUALITY OF FINANCIAL INFORMATION AS MEDIATION AND SUPERVISORY FUNCTIONS AS MODERATION IN PRIMARY COOPERATIVES IN THE CITY OF SURABAYA

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## Abstract

This study aims to determine and examine the effect of Management Commitment, Accounting Information Systems, and Financial Literacy on Financial Decisions with the Quality of Financial Information as Mediation and Supervisory Functions as Moderation in Primary Cooperatives in the City of Surabaya. The population in this study was 1571 active primary cooperatives in the city of Surabaya. The sampling technique uses a purposive sampling method, where the sample is based on the criteria that have been collected, namely 148 cooperatives. The data analysis technique used SEM (Structural Equation Modeling) analysis with the AMOS 24 program... The results of the study show that management commitment has no significant effect on the quality of financial information, while Accounting Information systems and financial literacy have a significant effect on the quality of financial information. Management commitment, Accounting Information systems and quality of financial information have a significant effect on financial decisions while Financial literacy has no significant effect on financial decisions, Management commitment has no significant effect on financial decisions when mediated through the quality of financial information, Accounting Information systems have a significant effect on financial decisions when mediated through the quality of financial information, financial literacy has a significant effect on financial decisions when it is mediated through the quality of financial information. The quality of financial information has a significant effect on financial decisions moderated by the supervisory function in Primary Cooperatives in Surabaya City. Future research can add other variables that strongly influence financial decisions and expand the population to show different results.

**Keywords:** Management Commitment, Accounting Information systems, Financial Literacy, Quality of Financial Information, Supervisory Function, Financial Decisions

## INTRODUCTION

Cooperatives are joint business entity that struggles in the economic field by taking the right and steady path with the aim of liberating its members from the economic difficulties that they generally suffer. Cooperative is a joint business entity engaged in the economy, consisting of members who are generally economically weak who join voluntarily and on the basis of equal rights, are obliged to carry out a business aimed at meeting the needs of its members (Munir & Indarti, 2012).

Financial decisions are one of the important aspects of managing cooperative finances. The financial decision policy is also often carried out with the cooperative capital structure policy at the beginning of the work program planning year that will be carried out in the future. The person who has the most role in making this decision on funds is the chairman of the cooperative board. Weston & Copeland, (1997 : 3) mentions the function of financial decisions is for financial planning, allocation of funds, determination of financial capital, determination of sources of company funds, and as an economic analysis of corporate finance. Financial decisions can be influenced by several factors such as management commitment, accounting information systems, financial literacy and quality of financial information.

The Surabaya City Trade and Cooperative Service is expected to pay attention and take sides in the context of community empowerment through cooperatives, but in reality, there is still a phenomenon that in the city of Surabaya, the cooperatives that have been formed are not as expected, because there are still many who have not carried out their obligations. In order for cooperatives that have been established to develop properly, it is necessary to know the factors that might influence the performance of cooperatives. Cooperative development efforts have been carried out through guidance from the government and other stakeholders including from each of the Cooperatives themselves. The reality that is the obstacle is the weak quality of human resources owned by Cooperatives and this condition is a result of the limited ability of managers to run their business such as institutional aspects, human resources, marketing, production, capital and organizational commitment which often fade, therefore it is needed leadership that is able to understand the characteristic needs of its members, because the characteristics of cooperative members have different needs and desires.

Based on the description of the phenomenon that occurs, it is reviewed from the ontology aspect of the problems faced by primary cooperatives in the Surabaya Region, namely in terms of the Annual Members' Meeting which is held every year, it decreases, indicating that the commitment of supervisors and management is not yet optimal in carrying out their duties, the financial performance of cooperatives is decreasing from year to year years seen from SHU (Remaining Business Results), Cooperative financial literacy in the Surabaya area is not yet optimal. The financial literacy of each individual must be improved to be able to make good financial decisions and be able to manage finances optimally. In this article, the variable relationship model for management commitment, financial literacy, quality of financial information and supervisory functions becomes a novelty in this study.

## **LITERATURE REVIEW AND HYPOTHESES**

According to Law no. 25 of 1992 concerning cooperatives, cooperatives are business entities consisting of people or cooperative legal entities with the basis of their activities based on cooperative principles as well as a people's economic movement based on the principle of kinship which aims to promote the welfare of members in particular and society in general and participate in building national economic order to realize an advanced, just and prosperous society based on Pancasila and the 1945 Constitution.

### **Management Commitment (X1)**

Organizational commitment is the feeling of the obligation of management to be in the organization, this feeling results from the internalization of individual normative pressures when they enter the organization or thereafter. (Allen & Meyer, 2012) is measured using the indicators Affective commitment, continuance commitment, and normative commitment.

### **Accounting Information System (X2)**

Accounting Information System is a series of administrative activities to handle corporate transactions so that they are uniform, and equipped with various procedures, documents and journals, the results of which are financial reports, both for internal and external purposes. (Laudon & Laudon., 2020 : 490). Measured using indicators namely high level of system use, User Satisfaction with the Systems, Favorable Attitude, Achieved Objective, and Financial Payoff.

### **Financial Literacy (X3)**

Financial Literacy represents personal knowledge and skills about financial concepts (inflation, financial instruments, principles of diversification), as opposed to the notion of financial education which identifies a direction of structured knowledge. (Public Education in the Banking Sector, 2007). Financial literacy is measured using indicators, namely increasing awareness, Realizing changes in behavior, and Public Education in the Banking Sector.

### **Quality of Financial Information (Z)**

The quality of the accounting information system is the integration of all elements and sub-elements involved in forming an accounting information system to produce quality information. (Winwin & Abdulloh, 2017) The quality of financial information is measured using indicators: Relevant, Reliable, Comparable, and Understandable the information presented in the financial statements is understandable.

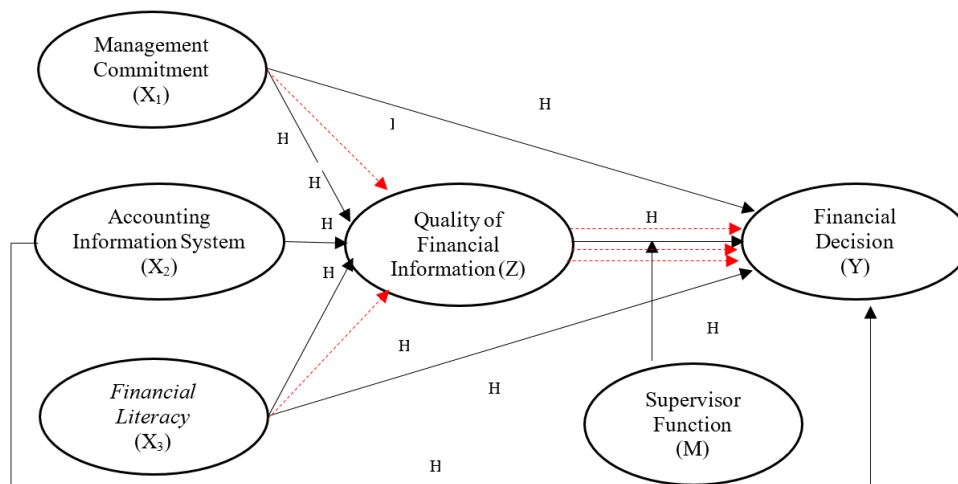
### **Supervisor Function (M)**

Supervisor Function It is an activity of supervising the implementation of policies and management of cooperative businesses. (Law Number: 25 of 1992) is measured using indicators, namely Supervision of the implementation of management policies, Supervision of cooperative management.

### **Financial Decision (Y)**

Financial Decision is a decision made by the company's financial management to optimize the company's goals, namely to get maximum profit. (Husnan & Pudjiastuti, 2015 : 7) Financial decisions are measured using indicators, namely investment decisions, funding, and profit sharing.

## Conceptual Framework



**Figure 1: Conceptual Framework**

## Hypotehesis

Based on research objectives, literature reviews, and the above conceptual framework, four research hypotheses are formulated as follows:

- H1: Management Commitment has a significant effect on Quality of Financial information.
- H2: Management Commitment has a significant effect on Financial Decisions.
- H3: Accounting Information Systems have a significant effect on Quality of Financial information.
- H4: The Accounting Information System has significant influence on Financial Decisions
- H5: Financial Literacy has a significant effect on Quality of Financial information.
- H6: Financial Literacy has a significant effect on Financial Decisions.
- H7: The quality of financial information has a significant effect on decisions Finance in Primary Cooperatives in the city of Surabaya.
- H8: Management Commitment has a significant effect on Financial Decisions through the Quality of Financial Information.
- H9: Accounting Information Systems have a significant effect on decisions Finance through the Quality of Financial Information.
- H10: Financial Literacy has a significant effect on Financial Decisions through the Quality of Financial Information.
- H11: The quality of financial information has a significant effect on Financial Decisions.

## RESEARCH METHOD

### Research Subjects

The number of primary cooperatives in 2021 is 1,834 cooperatives, while primary cooperatives with an inactive status are 263 cooperatives. So that the total population of primary cooperatives in the city of Surabaya with active status is 1571 cooperatives. Sampling characteristics: (a) Having a minimum of 100 members, (b) Actively operating and implementing RATs for 3 consecutive years, (c) Having more than two business units, (d) Having assets of over 1 billion. Of these criteria, 236 cooperatives met the requirements, where each cooperative was represented by 2 respondents, namely administrators and supervisors. The following is the distribution of cooperatives that meet the criteria allocated to the five districts in the city of Surabaya in 2021 as follows:

No.	District	Total Population	Proportion Population Allocation	Number of Samples/ Respondents
1	North	39	16,53 %	25
2	South	88	37,29 %	55
3	East	57	24,15 %	36
4	West	15	06,64 %	9
5	Center	37	15,67 %	23
Total		236	100,00 %	148

Source: processed by researchers

### Research Measurement

Management Commitment variables were measured using 3 indicators adopted from (Allen & Meyer, 2012) namely Affective commitment, continuance commitment, and normative commitment. Accounting Information System variables were measured using 5 indicators adopted from (Laudon & Laudon., 2020 : 490) namely high level of system use, User Satisfaction With The Systems, Favorable Attitude, Achieved Objective, and Financial Payoff. Financial Literacy variables were measured using 3 indicators adopted from (Public Education in the Banking Sector, 2007) namely increasing awareness, Realizing changes in behavior, and Public Education in the Banking Sector. Quality of Financial Information variables were measured using 4 indicators adopted from (Winwin & Abdulloh, 2017) namely Relevant, Reliable, Comparable, Understandable the information presented in the financial statements is understandable. Supervisor Function variables were measured using 2 indicators adopted from (Law Number: 25 of 1992) namely Supervision of the implementation of management policies, Supervision of cooperative management. Financial Decision variables were measured using 3 indicators adopted from (Husnan & Pudjiastuti, 2015: 7) Financial decisions are measured using indicators, namely investment decisions, funding, profit sharing.

## RESULT AND DISCUSSIONS

### Characteristics of Respondents

Management and supervisors of primary cooperatives in the city of Surabaya who were respondents in this study mostly came from South Surabaya as many as 100 people or 33.8 percent. The fewest respondents came from the West Surabaya area as much as 7.4 percent and North Surabaya as much as 17.6 percent. Furthermore, the administrators and supervisors of primary cooperatives in the city of Surabaya who were respondents in this study were mostly 41-50 years old as many as 174 people or 58.8 percent, the last education level was Bachelor's degrees as many as 167 people or 56.4 percent, and had working period of 3 years as many as 228 people or 77 percent. From a total of 296 respondents, 148 respondents were cooperative administrators and 148 other respondents were cooperative supervisors. Cooperative management is represented by cooperative heads (24 percent), secretaries (11.8 percent), and treasurers (14.2 percent).

### Results Testing Instrument

The results of testing the validity showed significance for all indicators or the item in question, which means that the indicators or items of questions for each of the variables included in the questionnaire have been eligible validity. The corrected item-total correlation ( $r$ ) value for each statement item has a value range between 0.355-0.858 (all greater than 0.30) and also a significance value less than the significance level  $\alpha = 5\%$ , so that it can be concluded that all statement items in the questionnaire meet the validity criteria.

The results of the reliability test on all variables produce Cronbach's alpha values greater than 0.60, so that the preparation of questionnaire statement items used to measure the variables can be declared reliable and can be trusted as a measuring tool that is reliable and consistent.

### Measurement Model Analysis Result

**Table 1: Measurement Model**

Fit Measure		Critical Value	Konstruk Eksogen	
			Index value	Keputusan
Absolute Fit Indices	Prob. $\chi^2$ (a)	> 0,05	0,000	Even good fit
	Cmin/DF	$\leq$ 3,00	2,515	Good fit
	GFI	$\geq$ 0,90	0,885	Marginal fit
	RMSEA	$\leq$ 0,08	0,051	Good fit
	SRMR	$\leq$ 0,08	0,059	Good fit
Incremental Fit Indices	CFI	$\geq$ 0,95	0,902	Marginal fit
	TLI	$\geq$ 0,95	0,880	Marginal fit
	NFI	$\geq$ 0,90	0,849	Marginal fit
	RFI	$\geq$ 0,90	0,815	Marginal fit
Parsimony Fit Indices	AGFI	$\geq$ 0,90	0,844	Marginal fit

Table 1 shows the results of the fit test on the measurement model have produced appropriate criteria, both absolute fit indices, incremental fit indices, and parsimony fit indices have met the requirements (good fit and marginal fit).

### Structural Model Fit

The results of data processing show Chi-square is 468.543 with a probability of .000. Meanwhile, from GFI, AGFI, TLI, CFI, RMSEA and CMIN / DF respectively 0.902, 0.853, 0.886, 0.907, 0.053 and 2.193, all within the range of acceptable values. Additional detection to determine the suitability of the model is the standardized residual covariances. The value of the standardized residual covariances generated from the structural model gives the lowest value (min) of -2.512 and the largest value (max) of 2.485, so that all the values of the standardized residual covariances are in the range of  $\pm 2.58$ , which indicates that the structural model is appropriate. Acceptable and no need to modify the model.

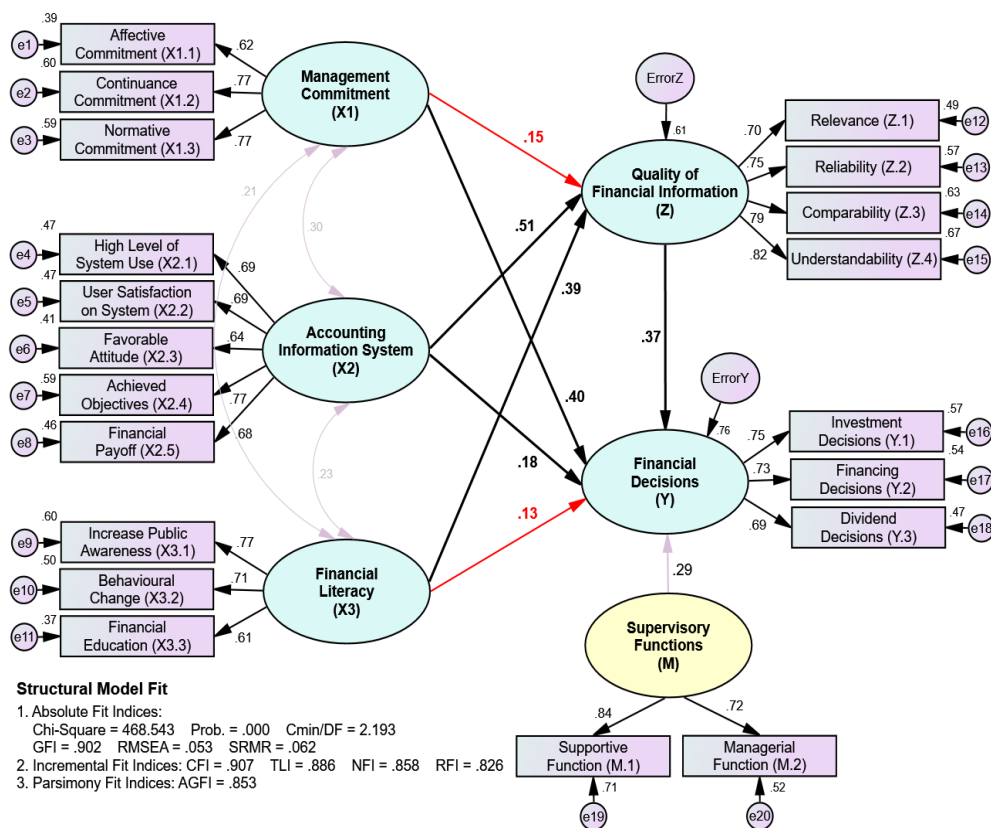


Figure 2: Structural Model Fit

### Hypothesis testing

Hypothesis testing is done based on the estimated value of the parameters of the research model shown in

**Table 2: Direct Path**

H.	Direct Path	Std. Estimate	C.R.	P-Value	Decision
H <sub>1</sub>	MC (X1) → QOFI (Z)	0,155	1,957	0,052 <sup>n.s</sup>	rejected
H <sub>2</sub>	MC (X1) → FD (Y)	0,397	6,537	0,013*	accepted
H <sub>3</sub>	AIS (X2) → QOFI (Z)	0,515	7,364	0,006*	accepted
H <sub>4</sub>	AIS (X2) → FD (Y)	0,180	2,114	0,036*	accepted
H <sub>5</sub>	FL (X3) → QOFI (Z)	0,393	4,141	0,011*	accepted
H <sub>6</sub>	FL (X3) → FD(Y)	0,132	0,829	0,234 <sup>n.s</sup>	rejected
H <sub>7</sub>	QOFI (Z) → FD (Y)	0,366	2,235	0,043*	accepted

\*. Significant at the 0, 05 level n. s. Not significant

**Table 3: Indirect Path**

H	Indirect path	Specific Indirect Effect Test (Bias-corrected percentile method)			
		Std Estimate	P-value	Decision	Mediating properties
H <sub>8</sub>	MC (X1) → QOFI (Z) → FD (Y)	0,057	0,060 <sup>n.s</sup>	rejected	-
H <sub>9</sub>	AIS (X2) → QOFI (Z) → FD (Y)	0,188	0,041*	accepted	Partial mediation
H <sub>10</sub>	FL (X3) → QOFI (Z) → FD (Y)	0,144	0,022*	accepted	Full mediation

\*. Significant at the 0, 05 level n. s. Not significant

## DISCUSSION

1. Management Commitment Influences the Quality of Financial Information in Primary Cooperatives in the City of Surabaya.

Management Commitment has a significant effect on the Quality of Financial Information in Primary Cooperatives in the City of Surabaya. The insignificant effect of management commitment on the quality of financial information proves that management commitment has a non-dominant influence on the quality of financial information in Primary Cooperatives in the city of Surabaya. Rejection of this hypothesis shows that it is inconsistent with the theory put forward according to (Defitri, 2016) The results of this study do not support the results of a study conducted by (Kaok, 2021).

2. Management Commitment influences Financial Decisions in Primary Cooperatives in the City of Surabaya

Management commitment has a significant effect on financial decisions in Primary Cooperatives in the City of Surabaya which means that if the board's commitment is strong to the Primary Cooperative that it manages, it means that the financial decisions made will be very successful, and so when the opposite occurs. The results of this study are in accordance with the concept put forward by (Trisnarningsih, 2007). In addition, this study is in line with research conducted by (Akase et al., 2021).

3. The Accounting Information System influences the Quality of Financial Information in Primary Cooperatives in the City of Surabaya



The results of the Accounting Information System turned out to have a significant effect on the Quality of Financial Information in Primary Cooperatives in the City of Surabaya. The results of this study are on the concept put forward by (Silviana, 2013). The results of this study are in line with those produced by (Adji P & Andayani, 2021) and (Tambunan et al., 2022) However, the research results are not in line with the research produced by (Irafah et al., 2020) which states that the successful implementation of the Accounting Information System has no significant effect on the quality of financial statements.

4. The accounting information system influences financial decisions in primary cooperatives in the city of Surabaya

Accounting Information System study results show that there is a significant influence on financial decisions in Primary Cooperatives in the City of Surabaya. and report information relating to financial transactions. In order for an accounting information system to work effectively, it is necessary to pay attention to control, suitability, flexibility, and proper cost-benefit relationships. In addition, the results of this study are in line with those proposed by (Mohsin et al., 2022) and (Al-Waeli et al., 2020).

5. Financial Literacy influences the Quality of Financial Information in Primary Cooperatives in the City of Surabaya

The results of this study indicate that there is a significant effect of financial literacy on the quality of financial information in Primary Cooperatives in Surabaya City. The results of this study are in accordance with the concept stated by (Mcdaniel et al., 2002) that the higher the level of financial literacy can affect the quality of financial reports. In line with what was stated by (Jin et al., 2021) and (Sularsih & Wibisono, 2021) that financial literacy has a positive and significant effect on the quality of financial reports.

6. Financial Literacy influences Financial Decisions in Primary Cooperatives in the City of Surabaya

Financial literacy has no significant effect on financial decisions in Primary Cooperatives in Surabaya City. This result is inconsistent with the concept put forward by SNLKI (2017). The results of this study are not in line with the results of studies conducted by (Fitriana & Permana, 2021) However, the results of this study support the results of studies conducted by (Budiarto, 2017)

7. The quality of financial information influences financial decisions in primary cooperatives in the city of Surabaya

The results of this study indicate that the quality of financial information has a significant effect on financial decisions in primary cooperatives in the city of Surabaya. The results of this study are consistent with the concept presented by (Abdulshakour & Saddeq, 2020) which states that quality financial information is useful for users of financial reports. This research is in line with that conducted by (Al-refiay et al., 2022) and (Anggraeni et al., 2021) However, this research is not in line with the results of studies conducted by (Herbert & Harto, 2022) and (Zhou & Zhang, 2019) indicating that Financial Report Quality alone

does not increase efficiency investment and will reduce the excess and/or lack of investment.

8. Management Commitment has an effect on Financial Decisions mediated through the Quality of Financial Information in Primary Cooperatives in the City of Surabaya

The results of the study show that the indirect relationship between management commitment and influence on financial decisions is mediated through the quality of financial information in Primary Cooperatives in the city of Surabaya, which is not significant. This research is in accordance with the theory put forward by (Wibowo, 2015 : 188) which states that organizational commitment is related to the level of involvement of people with organizations where people work and are interested in staying in the organization and the willingness of people to improve themselves and show loyalty to the organization because they feel themselves involved in organizational activities. In line with what was stated by (Carsten & Spector, 1987)) and (Al-refiay et al., 2022).

9. The Accounting Information System influences Financial Decisions mediated through the Quality of Financial Information in Primary Cooperatives in the City of Surabaya

The results of the research on the indirect relationship between the Accounting Information System and the effect on financial decisions are mediated through the quality of financial information in Primary Cooperatives in the City of Surabaya, it turns out to show significant mediation partially. The results of this study are in accordance with the concept put forward by (Adji P & Andayani, 2021) stating that a financial information system is important for companies and is a resource in the planning, development and implementation of information systems that transform financial data or other data that is useful for obtaining relevant information and can be trusted. This is in line with the research results of (Manalu & Saputra, 2020) and (Saipullah, 2017).

10. Financial Literacy affects Financial Decisions through the Quality of Financial Information in Primary Cooperatives in the City of Surabaya

The results of the research on the indirect relationship between financial literacy and influence on financial decisions are mediated through the quality of financial information in Primary Cooperatives in the City of Surabaya, which show significant mediation completely or full mediation. The results of this study are in accordance with the statement of (Awais et al., 2016) but contradict the results of the study by (Sularsih & Wibisono, 2021) that financial literacy has a significant effect on producing quality financial reports so that the information contained in financial reports will be useful in the decision-making process.

11. The quality of financial information influences financial decisions moderated by the supervisory function of primary cooperatives in the city of Surabaya

The results of this study indicate that the quality of financial information has a significant effect on financial decisions, which is moderated by the supervisory function of Primary Cooperatives in the city of Surabaya. The results of the research are in accordance with

(Chalmers et al., 2019) and (Chung et al., 2013) argue that the quality of information through financial reports has a strong influence on efficient investment, moreover this will be related to the risks that exist in every company decision making. . This is in line with Law Number: 25 of 1992 The duties and powers of Supervisors are regulated in Article 39, namely by carrying out routine inspections by Cooperative Supervisors, the management of cooperatives can be carried out properly by the management so that the purpose of establishing a cooperative is truly able to improve the economy and welfare of its members.

## RECOMMENDATION

Management commitment is a variable that has influenced the highest financial decisions on Primary Cooperatives in the City Surabaya, management commitment can be increased by creating a comfortable atmosphere for administrators and supervisors when working in cooperatives. The more innovative the cooperative's efforts in creating a better working atmosphere convenient, provide attractive employee benefits, the better the rate organizational commitment which includes affective commitment, continuity and normative of cooperative administrators and supervisors. Cooperative financial decisions can be influenced by the quality of information where the accounting information system has a strong influence on the quality of the resulting financial information, this can be improve by providing an adequate training program that done continuously, it is very important to improve the ability of cooperative managers and supervisors.

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