



# International Journal of Engineering Research and Applications (IJERA)

## CERTIFICATE

It is certify that the paper entitled by *“The Influence of Accounting Understanding, Utilization of Information Technology, Competence of Human Resources and Internal Control Systems on the Quality of Financial Reports in Savings and Loan Cooperatives in Maumere – Sikka Regency - East Nusa Tenggara”* has been published in International Journal of Engineering Research and Applications (IJERA).

### **Your article has been published with following details:**

Author's Name: Maria Goreti Mao Tokan  
Journal Name: International Journal of Engineering Research and Applications (IJERA)  
Journal Web: [www.ijera.com](http://www.ijera.com)  
Journal Type: Online & Print (Both)  
Review Type: Peer Review Refereed  
ISSN: 2248-9622  
Vol No.: 16  
Issue No.: 06  
Publication Month: June  
Publication Year: 2026



**Editor-In-Chief**  
**International Journal of Engineering Research and Applications (IJERA)**  
**E-mail ID: [ijera.editor@gmail.com](mailto:ijera.editor@gmail.com)**  
**Web: [www.ijera.com](http://www.ijera.com)**



# International Journal of Engineering Research and Applications (IJERA)

## CERTIFICATE

It is certify that the paper entitled by *“The Influence of Accounting Understanding, Utilization of Information Technology, Competence of Human Resources and Internal Control Systems on the Quality of Financial Reports in Savings and Loan Cooperatives in Maumere – Sikka Regency - East Nusa Tenggara”* has been published in International Journal of Engineering Research and Applications (IJERA).

### **Your article has been published with following details:**

Author's Name: Dyah Ani Pangastuti  
Journal Name: International Journal of Engineering Research and Applications (IJERA)  
Journal Web: [www.ijera.com](http://www.ijera.com)  
Journal Type: Online & Print (Both)  
Review Type: Peer Review Refereed  
ISSN: 2248-9622  
Vol No.: 16  
Issue No.: 06  
Publication Month: June  
Publication Year: 2026



**Editor-In-Chief**  
**International Journal of Engineering Research and Applications (IJERA)**  
**E-mail ID: [ijera.editor@gmail.com](mailto:ijera.editor@gmail.com)**  
**Web: [www.ijera.com](http://www.ijera.com)**



# International Journal of Engineering Research and Applications (IJERA)

## CERTIFICATE

It is certify that the paper entitled by *“The Influence of Accounting Understanding, Utilization of Information Technology, Competence of Human Resources and Internal Control Systems on the Quality of Financial Reports in Savings and Loan Cooperatives in Maumere – Sikka Regency - East Nusa Tenggara”* has been published in *International Journal of Engineering Research and Applications (IJERA)*.

### **Your article has been published with following details:**

Author's Name: Gaguk Apriyanto  
Journal Name: International Journal of Engineering Research and Applications (IJERA)  
Journal Web: [www.ijera.com](http://www.ijera.com)  
Journal Type: Online & Print (Both)  
Review Type: Peer Review Refereed  
ISSN: 2248-9622  
Vol No.: 16  
Issue No.: 06  
Publication Month: June  
Publication Year: 2026



**Editor-In-Chief**  
*International Journal of Engineering Research and Applications (IJERA)*  
E-mail ID: [ijera.editor@gmail.com](mailto:ijera.editor@gmail.com)  
Web: [www.ijera.com](http://www.ijera.com)