

*Research Article*

## Effectiveness of E-BLUD Implementation, HR Competence on Quality, Timeliness, and Audit Opinion of Financial Reports

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**Abstract:** This study aims to analyze the effectiveness of the implementation of the E-BLUD system and human resource (HR) competencies on the quality, timeliness, and audit opinions of financial statements at the Tawangmangu Health Center. The problem raised is the obstacle in the use of E-BLUD caused by the low understanding of human resources and its influence on the performance of financial statements. The research method used is qualitative with a case study approach through in-depth interviews, participatory observation, and document analysis. The results of the study show that the implementation of E-BLUD increases efficiency and effectiveness in the preparation of financial statements, accelerates the reporting process, and supports the achievement of positive audit opinions. However, obstacles in the form of limited digital competencies of human resources and incompatibility of educational backgrounds are still obstacles in optimizing the use of the system. These findings affirm the importance of improving human resource competencies through regular training and management support to optimize the benefits of E-BLUD. In conclusion, the effectiveness of E-BLUD and HR competencies have a significant effect on improving the quality, timeliness, and achievement of better audit opinions of financial statements, but full success requires continuous investment in human resource capacity development.

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**Keywords :** E-BLUD; HR competence; quality of financial statements; timeliness; audit opinion; Phc; Financial Digitalization.

### 1. Introduction

The implementation of the Regional Public Service Agency (BLUD) in Indonesia is a strategic policy from the government to improve the efficiency and effectiveness of public service management (Irma et al., 2023). Based on the Regulation of the Minister of Finance of the Republic of Indonesia Number 220 in 2016, article 1 of the Regional Public Service Agency (BLUD) is a level in the Government sector in the form of providing services to individuals in the form of providing goods and services provided without giving importance

to profit and carrying out activities based on effective rules. BLUD as stated in the Regulation of the Minister of Home Affairs (Permendagri) Number 79 of 2018 concerning Regional Public Service Agencies is given flexibility or flexibility in managing its finances and resources independently to improve services to the community (Permendagri, 2018). One of them is the health sector, to date there have been 610 hospitals and 5,259 health centers that have implemented BLUD ([www.antaraneews.com](http://www.antaraneews.com), 2024). This shows the government's commitment to modernizing public financial management, as well as improving the quality of services to the community.

The E-BLUD accounting system is an application designed to help manage finances and create BLUD standard financial reports effectively and efficiently. This application documents financial management from planning, budgeting, implementation, accountability, to financial reporting in real time (Abdullah et al., 2023; [Web-dinkes.kotabogor.go.id](http://Web-dinkes.kotabogor.go.id), 2022). This E-BLUD accounting system has been used since 2021 to achieve reliable financial reports and is integrated with the Health Office (Abdullah et al., 2023).

One of the health sectors that implements BLUD is the Puskesmas or Community Health Center, where the Puskesmas are at the forefront of providing basic health services to the community, especially people at the middle to lower economic level (Saripuspita et al., 2024). Therefore, the existence of Puskesmas in every city/district, both in the sub-district and in the local area, is very useful, because of its easy reach for all levels of society, especially those in the middle to lower economy. Public services needed by the community must be provided with the best, including health facilities that have been provided by the government, expected to function properly and fulfill their responsibilities for public health needs in general (Saripuspita et al., 2024). In Karanganyar Regency there are 21 health centers that have implemented BLUD, one of which is the Tawangmangu Health Center ([Karanganyarkab.bps.go.id](http://Karanganyarkab.bps.go.id), 2024).

As a form of digitalization, to improve the quality of financial reports, the Tawangmangu Health Center since 2021 has used the assistance of a financial reporting information system in the form of E-BLUD (Abdullah et al., 2023). The E-BLUD system was developed by PT Syncore Indonesia to assist its clients who have become Regional Public Service Agencies (BLUD) in compiling and producing financial statements in accordance with Financial Accounting Standards (SAK) using the Financial Management Pattern of the Regional Public Service Agency (PPK – BLUD). The resulting document is a document needed by the health center in BLUD financial reporting and is complete and appropriate because at the beginning of its development it was designed in accordance with the Regulation of the Minister of Home Affairs of the Republic of Indonesia Number 79 of 2018 (Putri et al., 2023). The use of an accounting system in the form of the E-BLUD application is considered very helpful in the process of achieving accountable financial statements, because it can document financial management from planning, budgeting, implementation, accountability, to financial reporting

in real time (Abdullah et al., 2023; Web-dinkes.kotabogor.go.id, 2022). The use of E-BLUD is expected to help improve the quality of financial statements both from timeliness and audit opinion acquisition.

Based on Government Regulation No. 71 of 2010, a quality financial statement is a record of financial information that is reliable, relevant, easy to understand, accountable, and comparable. (Irma et al., 2023; Ricardo et al., 2023; Saripuspita et al., 2024). Menurut Aisa et al (2022) The quality of financial statements is good if the information presented in the financial statements is understandable, meets the needs of the user in decision-making, is free from misleading meanings or material errors, and is reliable and comparable with previous periods.

Although it is considered very helpful in the process of making financial reports, the ongoing use of E-BLUD still faces several obstacles such as the limited understanding of human resources operating in the Health Center (Abdullah et al., 2023; R. Saputra, 2023). One of the main obstacles is the limited understanding of the human resources (HR) in charge of operating the system, especially in terms of accrual-based recording and reporting (Abdullah et al., 2023). Lack of training and technical assistance causes some employees to have difficulty adjusting to the new financial management mechanism (Ricardo et al., 2023). This has an impact on the effectiveness of financial reporting that is not optimal and the potential for errors in the preparation of reports (Aryani et al., 2024).

As previous research has shown Rohmah (2022) that the lack of user understanding, the user's educational background, and the lack of accuracy of the E-BLUD system users can affect the quality of the reports generated from the E-BLUD accounting system. So that not only is the system good, but the user resources must also be good to support the smooth use of the E-BLUD accounting system. Human resource competence is the ability of a person or person, organization (institution), or system to complete its tasks or the ability to achieve its goals effectively and efficiently (Wismoyo et al., 2022). In achieving good quality financial statements, the Puskesmas must have competent human resources, especially in the field of accounting in their educational background. Competent human resources (HR) will be able to understand accounting and financial systems well (Ricardo et al., 2023; Wismoyo et al., 2022). In addition, competent human resources can also help allocate funds efficiently, prevent misuse of funds, increase transparency, and be able to make good decisions (Hasibuan et al., 2024). High human resource competence will improve the quality of the financial statements produced, and vice versa (Hartati, 2023).

The second obstacle is the delay in the presentation of financial statements, as conveyed by one of the financial staff at the Semarang DKK who said that "The 2021 financial statements are late from the deadline for the presentation of financial statements which should be a maximum of March 31 but can only be ready until June" (Rohmah, 2022). So that timeliness is one of the important factors in presenting a relevant financial report (Rangga et

al., 2022). The need for timeliness of financial reporting is clearly stated in the basic framework for the preparation of financial reporting, and timeliness is important so that financial reporting can be presented in a relevant manner for decision-makers. The sooner the information is disclosed, the more relevant the information will be to the users of the financial statements (Pinto & Handayani, 2016). Therefore, punctuality is not only administrative, but also strategic in the accountable and transparent management of public finances. However, in practice, the implementation of systems such as E-BLUD, which is expected to support the timeliness of financial reporting, still faces a number of obstacles. Some Puskesmas and Technical Implementation Units (UPT) that have implemented E-BLUD still have difficulty in presenting reports in a timely manner due to technical obstacles, limited human resources, and uneven understanding of the system (Indonesia, 2023). This problem shows that in addition to an adequate system, the success of timely financial reporting is also highly determined by the readiness of human resources and institutional support. Without serious efforts to overcome these obstacles, the expected timeliness of financial reporting is still difficult to achieve consistently (Indonesia, 2023). As well as other problems related to the use of the E-BLUD application that are still being sought for solutions (Bpkad.sumselfprov.go.id, 2023).

Previous research has extensively examined the effect of the application of accounting information systems on the quality of financial statements. As previous research has shown that the application of an accounting system has an effect on the quality of financial statements (Aisa et al., 2022; Fitriani et al., 2022; Irma et al., 2023; Islami, 2024; Nugroho & Setyowati, 2019; Ricardo et al., 2023). However, there is also previous research that shows that the implementation of an accounting system has no effect on the quality of financial statements (M. I. Saputra & Nasution, 2022; Saripuspita et al., 2024; Wismoyo et al., 2022). However, research that specifically examines the effectiveness of E-BLUD on the quality of financial statements, timeliness and audit opinions of financial statements at health centers is still limited (Aryani et al., 2024). Therefore, this research aims to fill these gaps as conveyed in the research (Aryani et al., 2024) by focusing on the effectiveness of the implementation of E-BLUD and human resource competence on the quality, timeliness, and audit opinion of financial statements. This study aims to identify and analyze the extent to which the effectiveness of the implementation of the E-BLUD system and the competence of human resources at the Tawangmangu Health Center have an influence on the quality of financial statements. More specifically, this study will examine how E-BLUD and HR competencies are able to improve efficiency, accuracy, and timeliness in the preparation of financial statements, as well as the extent to which HR systems and competencies affect the timeliness of reporting, as well as the audit opinions produced. By understanding this relationship, it is hoped that it can contribute to better management of public finances both theoretically and practically. Theoretically, this research can enrich the literature on the influence of the

implementation of the E-BLUD financial system in the health sector, especially the public sector such as Puskesmas. Practically, the results of this study are expected to provide input for the management of the Tawangmangu Health Center in an effort to improve the quality of financial statements. In addition, this research can be a source of reference for other health centers that plan to implement the E-BLUD system.

## 2. Literature Review

**System E-BLUD accounting** is designed application For help manage finance as well as make report finance BLUD standards in general effective and efficient . Application This documenting management finance from planning , budgeting , implementation , accountability , to reporting finance in real time (Abdullah et al., 2023; Webdinkes.kotabogor.go.id, 2022). System This E-BLUD accounting has used since 2021 for reach report reliable and integrated finance with the Health Service. (Abdullah et al., 2023)

**HR Competence** is ability somebody or person, organization ( institution ), or system For finish his job or ability reach the purpose with effective and efficient (Wismoyo et al., 2022). In achieving quality report good finances , at the Health Center must own resource competent human being specifically in field accountancy in background behind his education . Source Power competent human resources ( HR) will capable understand accounting and systems finance with Good (Ricardo et al., 2023; Wismoyo et al., 2022) . High HR competency will increase quality report finances generated , and vice versa (Hartati, 2023) .

**Report quality finance** based on PP no. 71 of 2010 , namely notes information reliable , relevant , easy finance understood , can accountable , and can compared (Irma et al., 2023; Ricardo et al., 2023; Saripuspita et al., 2024). According to Aisa et al (2022) quality report good finance If information presented in report finance can understood , fulfilled need user in taking decision , free from misleading meaning or material errors , as well as can reliable and comparable with period previously .

**Accuracy time** is one of factor important in serve a report relevant finance (Rangga et al., 2022). Needs will accuracy time reporting finance in a way clear poured out in framework base compilation presentation reporting finance , and accuracy time is important thing for reporting finance can served in a way relevant for the takers decision . The more fast information expressed , the more relevant information the for user report finance (Pinto & Handayani, 2016).

Audit report finance is a process that is carried out in a way systematic and objective For inspect conformity and integrity information contained in report finance (Saleh & Rahadian, 2023). Audit report results finance is opinion . Based on Law No. 15 of 2004 and the BPK Audit Guidelines, there are four opinion that can given in inspection report finance government . Opinion the is reasonable without exception ( unqualified opinion ) , reasonable with exception ( qualified opinion ) , no reasonable ( adverse opinion ) , and not give opinion (disclaimer of opinion) (www.bpk.go.id, 2020).

### 3. Methods

This study uses a qualitative method with a descriptive approach. using the concept of case study strategies. Qualitative research was used by the author in order to explore in depth the experiences and perspectives of E-BLUD users in its application at the Tawangmangu Health Center from the perspective of the subject or participant (Nartin, S.E. et al., 2024). With a descriptive approach, the author seeks to find phenomena regarding certain problems or circumstances related to the impact of the implementation of E-BLUD on the quality of financial statements which will later be found explanations of meaning and understanding (Afiyah et al., 2021).

The subject of this research is the financial officer of the Tawangmangu Health Center. Data was collected through in-depth interviews, participatory observations, and document analysis in the form of financial statements (Nartin, S.E. et al., 2024). In-depth interviews were conducted to explore the perceptions and experiences of financial officers related to the implementation of E-BLUD and human resource competencies on the quality of financial statements, timeliness, and audit opinions. Participatory observation was carried out to see firsthand the work process and interaction of financial officers when using the E-BLUD system. After observation, it was followed by document analysis to complete the data obtained from interviews and observations. The data analysis technique used is a model from Miles Huberman, namely data reduction (data reduction), data presentation (display data), as well as drawing conclusions and verifying data (conclusion drawing/verification) (Afiyah et al., 2021; Subekti, 2021).

### 4. Results And Discussion

#### Overview of Research Locations

The Tawangmangu Health Center is a Technical Implementation Unit (UPT) under the Karanganyar Regency Health Office, Central Java. In terms of regional administration, the Tawangmangu Health Center has 10 working areas, namely Bandardawung Village, Blumbang Village, Gondosuli Village, Kalisoro Village, Karanglo Village, Nglebak Village, Plumbon Village, Sepanjang Village, Tawangmangu Village, and Tengkluk Village.

#### 4.1 Effectiveness of E-BLUD Implementation

The implementation of E-BLUD at the Tawangmangu Health Center began in 2021, after the existence of SE 981/4092/KEUDA concerning Guidelines for BLUD Financial Management, Permendagri No.79 of 2018 concerning BLUD and Kepmendagri 050/2020 concerning the Update of Classification, Codification, and Nomenclature of Regional Development and Financial Planning (Eflow.id, 2023) which requires the use of this system. In accordance with the interview conducted by the researcher with the question of when E-BLUD was implemented at the Tawangmangu Health Center.

The following is the response from the Financial Officer of the Tawangmangu Health Center:

*"Since 2021, after there were regulations that came down from the district, we immediately implemented E-BLUD to improve financial record-keeping..."*

This shows the commitment of the Puskesmas to adapt to policies that support transparency and accountability.

The effectiveness of E-BLUD can be seen from the increase in efficiency in the recording process. Prior to the use of this application, officers often had difficulties when generating financial reports manually, potentially causing recording errors. With E-BLUD, the finance officer revealed:

*"... Of course, we are faster to prepare this annual financial report because we are blud, so according to government regulations, blud is obliged to prepare semi-annual or annual financial reports. With this application, we are made easier and faster to consolidate from the menus of income, expenses, and budgeting."*

This is in line with research (Apriadi et al., 2024), which states that the use of information technology can increase the speed and accuracy of preparing financial statements. To measure the effectiveness of the implementation of E-BLUD, the researcher measured it with several indicators that had been put forward by (Amas et al., 2020) as follows:

a. Suitability of the requested information in the template/program

The information requested in the E-BLUD template/program is contained in the "Data Entry" menu, which is divided into 4 menu groups, namely Expenditure Planning, Income, Expenditure, and Accounting Menu. In this study, to determine the suitability of the information requested in the E-BLUD template/program, it was carried out by looking at the knowledge/ability of the financial officer of the Tawangmangu Health Center in operating the application and the availability of the information requested in the template/E-BLUD program. The following are the results of the interview regarding the suitability of the information requested in the E-BLUD template/program:

*"The knowledge or ability of the financial officer of the Tawangmangu Health Center as an E-BLUD operator can be said to be still not good because only one person out of five people is able to understand and operate E-BLUD properly. However, if there are obstacles or problems in the operation of E-BLUD, help each other and if a solution has not been found, we will ask those who are more knowledgeable/experienced."*

Regarding the availability of information requested in the template/program:

*"... This E-BLUD application is related to recording all finances at the health center, starting from shopping planning or preparing our annual spending plan, we enter it in this e-BLUD. Then from the income recording there is a menu. Then from the shopping record, there is its own menu. Then there is an accounting menu for the last time we pull the data so that it produces this annual financial report"*

So it can be ensured that there is no information or data that is not appropriate because there are already guidelines/menus in E-BLUD.

b. Report type compatibility

Reports that must be made by the Puskesmas financial officer have been provided in the "Report" menu in E-BLUD. The resulting financial statements are the *output* of the data entered in the previous "Data Entry" menu. Where the financial statements produced have been adjusted to the stages in the financial management of the health center.

c. Accuracy and certainty of reporting time

Reporting is one of the mechanisms to realize and ensure financial accountability (M et al., 2022). Data input to E-BLUD is carried out every month, this is clarified by the following interview results:

*"For data entry, it is every month, so every month there is a reconciliation meeting of expenditure and income with the health office".*

For the accuracy and certainty of reporting time, the informant explained:

*".... It is faster to prepare annual financial statements and is in accordance with government regulations that require the preparation of semi-annual or annual financial statements. With this application, we are made easier and faster to consolidate from the menus of income, expenses, and budgeting".*

d. Suitability of reporting requirements, procedures, and stages

The implementation of E-BLUD has been accompanied by training from E-BLUD consultants. The training is conducted twice a year in June and December. The use of E-BLUD is carried out in a controlled and integrated system nationally, so that it can be ensured that the reporting requirements have been met, that the reports made do not contradict the standards of the financial management rules of the health center that have been set.

However, the effectiveness of using E-BLUD does not only depend on the technology or application of E-BLUD, but on the readiness and understanding of the financial officers who use this application.

Based on information from the informant regarding the readiness and understanding of financial officers in using this application, there are still obstacles in the form of difficulty in understanding to use this application, as conveyed as follows:

*".... However, there are some of our friends who are not capable of digitization, which is difficult to process the entries."*

Therefore, adequate management support and training are indispensable as the key to maximizing the benefits of E-BLUD.

## 4.2 HR Competencies

Human resource competence is an important factor in the successful implementation of E-BLUD at the Tawangmangu Health Center. According to (Febrianita, 2022) states that human resource competence is a competency related to knowledge, skills, abilities, and



personality characteristics that affect performance in carrying out tasks. One of the most important is to be competent in using this E-BLUD application, Financial Officer *declares that:*

*"... If I happen to be myself, it is not too difficult because maybe in terms of my competence in digital or the use of the application, I can use this application, but there are some of our friends who are not capable in terms of digitization, it is difficult to process the entry."*

So this shows that the level of understanding and digital skills of financial officers also affects the effectiveness of the implementation of E-BLUD.

In addition, age can also affect the understanding of digitalization in using this application. There are 5 financial officers at the Tawangmangu Health Center who should use this E-BLUD in accordance with its division, namely in the planning, revenue, expenditure or expenditure, accounting, and expenditure approval request letters, but only 1 person is competent in using this application. As explained by the financial officer of the Tawangmangu Health Center:

*"Normally there are 5 people who should use this application, but as time goes by until now some of us still support it, because others are sorry they want to retire because they are old so they are not capable of using this application."*

Although there are several obstacles in the implementation of E-BLUD, the Tawangmangu Health Center through the policy of the Puskesmas leadership is by holding training to increase the use of E-BLUD for financial officers which is carried out 2 times a year, as stated by the financial officer:

*"We have twice a year for E-BLUD training, in the first semester in June, then for the preparation of the annual audited report in December."*

This is in line with research Sutabri & Enjelika (2023) which states that officer training is an important step in the successful implementation of digital technology in Puskesmas, to ensure that officers are able to use technology effectively.

By improving human resource competence, Puskesmas can maximize the role of E-BLUD. Good skills and abilities in the use of technology will have a good impact on the quality of financial statements and timeliness in their preparation. Therefore, training is an important step in helping the successful implementation of E-BLUD. Thus, investment in the form of training is an important factor for the success that E-BLUD provides maximum benefits in financial management, especially in the preparation of financial statements (Sutabri & Enjelika, 2023).

In terms of human resource competence, the researcher found that the educational background of the financial officer also affects the use of the E-BLUD application as well as

in the preparation of financial statements, in accordance with the statement of the financial officer that:

*"There are 5 people who use E-BLUD at this health center, but there are only 3 people who have an economics background or who understand accounting, the rest of whom have a dental nurse background and a bachelor of nutrition background."*

In addition, the audited financial statements for 2023 also state that:

*"... Human resources in financial management are more donated by competent human resources in the health sector, so there are limitations of human resources with a background in accounting and government finance, so that financial management functions such as planning, administration, accounting, and reporting are carried out by implementers with non-accounting and government finance competencies and capabilities."*

### 4.3 Quality of Financial Statements

The quality of financial reports at the Tawangmangu Health Center can be measured through several indicators. First, the reliability of financial statements must be trustworthy and free from material errors, with data reflecting actual financial conditions. Second, the relevance of financial information must be in accordance with the needs of the report user. Third, the disclosure of financial reporting must be transparent so that external parties can understand the financial condition of the Health Center completely and clearly. Fourth, financial statements must be prepared in accordance with applicable accounting standards. By applying these indicators, financial reports at the Tawangmangu Health Center will have quality in accordance with applicable government regulations. Therefore, the quality of financial statements is very important to convince the central government and the public that the financial statements at the Tawangmangu Health Center are accurate and effective (Rahmattuwloh et al., 2024).

The financial statements of the Tawangmangu Health Center for 2021 – 2023 have met the set accounting standards. The resource person stated that the financial statements from 2021 – 2023 obtained a positive audit opinion, namely

*"The year 2021 is declared 'Fair Without Exception', and for 2022 and 2023 it is declared 'Fair'"*

This indicates that the health center's financial statements have met the set accounting standards.

The improvement in the quality of financial statements can be seen in the features of E-BLUD that support better recording and reporting. With the integrated system, all financial data is recorded automatically, which reduces the chance of manual errors. The finance officer explains:

*"We feel that E-BLUD helps us in compiling reports that are in accordance with accounting standards."*

This shows that the implementation of this application not only improves efficiency, but also improves data integrity.

The quality of good financial reports is very important to maintain public trust in the health center. Transparent and accountable reports can improve the image of the health center in the eyes of the public.

#### **4.4 Timeliness of Financial Statement Preparation**

One of the significant findings of this study is the increase in the timeliness of preparing financial statements after the implementation of E-BLUD. As stated by the speaker:

*"With this application, the process of preparing reports becomes faster and more structured. In the past, reports were often submitted late to the authorities, which could lead to problems in oversight and accountability."*

The use of E-BLUD allows financial officers to compile reports more efficiently. With automation and reminder features, finance officers can easily know which deadlines need to be met. The resource person added,

*"We were able to compile the report and deliver it on time, which was a big challenge for us before."*

This shows that E-BLUD not only improves efficiency but also supports regulatory compliance.

Timeliness in the preparation of financial reports is very important to maintain public trust in the health center. Timely submission of reports shows that the health center is responsible for financial management. Research by Wismoyo et al (2022) It also found that information technology contributes to improving the timeliness of financial reporting, which is in line with these findings.

However, while E-BLUD has improved timeliness, there are still challenges that need to be overcome. Some employees still experience technical obstacles or difficulties in operating the system. Therefore, the health center needs to ensure that all employees understand the flow of using the E-BLUD system and the flow of preparing financial statements to avoid delays in the process of preparing financial statements.

#### **4.5 Audit Opinion**

Audit opinions are an important indicator that reflects the quality and accountability of financial statements. In this study, the resource person explained,

*"With E-BLUD, it is easier for us to compile auditable reports."*

A positive audit opinion shows that financial statements are not only accurate, but also trustworthy by the authorities.

The implementation of E-BLUD contributes to a more transparent and efficient audit process. With an integrated system, all financial data can be easily accessed by auditors. This reduces the risk of errors and increases accountability in budget management. Research by (M et al., 2022), which states that the financial statements produced by the financial system are more complete, easy to understand, and comply with applicable regulations.

This is evidenced by the acquisition of the audit opinion of the 2021-2023 financial statements, namely:

*"The year 2021 is declared 'Fair Without Exception', and for 2022 and 2023 it is declared 'Fair'"*

However, to maintain a good audit opinion, the health center needs to continue to evaluate the existing systems and procedures. The resource person emphasized,

*"We must always strive to improve and ensure that our reports meet the required standards."*

This shows that continuous efforts are needed to maintain the integrity of financial statements.

Overall, the success of the health center in achieving a positive audit opinion reflects the effectiveness of the implementation of E-BLUD and good financial management. By continuing to improve the quality of financial statements, the health center can maintain public trust and meet the expectations of the authorities in budget management.

## 5. Conclusions

The use of the E-BLUD application at the Tawangmangu Health Center has proven to be effective in compiling financial statements, with an increase in the efficiency of accounting recording. However, there are obstacles related to human resource competence, such as low digital understanding and skills, advanced age of financial officers, and inappropriate educational backgrounds.

Nevertheless, E-BLUD managed to improve the quality of its financial statements, as seen from the positive audit opinion, with "Fair Without Exception" in 2021 and "Fair" in 2022 and 2023. The use of E-BLUD also increases the timeliness of report preparation, which is important to maintain public trust in health centers.

This study has limitations on the research subject, where only one informant is a financial officer who is a direct user of E-BLUD at the Tawamangu Health Center. This makes it impossible for researchers to dig up information from more informants, so insights into the use of E-BLUD may not be fully representative. In addition, the scope of this research is limited to only one health center in the Tawangmangu area. This limitation makes the research

results cannot be generalized to other health centers in a wider area, so it requires further research in different locations to gain a more comprehensive understanding.

For future researchers who want to continue this research or conduct research on the same topic, it is recommended to consider the selection of informants more carefully. Making initial observations of potential informants will help ensure that they are truly in line with the focus of the research. In addition, the researcher is also advised to add and review other factors that can affect the quality, timeliness, and audit opinions of financial statements, beyond the aspects that have been studied in this study. By expanding the study, it is hoped that the research can provide a more comprehensive and in-depth picture of the use of E-BLUD.

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