

TECHNOLOGY ACCEPTANCE AND FINANCIAL REPORTING QUALITY: THE UNFULFILLED MODERATING ROLE OF HR COMPETENCE

ACEITAÇÃO DA TECNOLOGIA E QUALIDADE DOS RELATÓRIOS FINANCEIROS: O PAPEL MODERADOR NÃO REALIZADO DA COMPETÊNCIA DE RH

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Abstract

This study investigates the determinants of financial statement quality in the public sector, specifically examining the influence of user perceptions within a mandatory Regional Financial Information System (SIKD). Grounded in the Technology Acceptance Model (TAM), we analyze how perceived ease of use and perceived usefulness affect financial reporting quality, and test the moderating role of human resource (HR) competence—a novel contribution in this context. Employing a quantitative approach, we collected survey data from 95 treasurers and accounting officers in Luwu Regency, Indonesia. The data were analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) to test both direct and moderating hypotheses. The results confirm that both perceived ease of use and perceived usefulness significantly and positively affect the quality of financial statements. However, contrary to expectations, HR competence was not found to moderate these relationships. These findings suggest that in the context of a well-designed, user-friendly public information system, the system's inherent usability is a more dominant predictor of reporting outcomes than the individual

Resumo

Este estudo investiga os determinantes da qualidade das demonstrações financeiras no setor público, examinando especificamente a influência das percepções dos usuários em um Sistema de Informação Financeira Regional (SIKD) obrigatório. Baseado no Modelo de Aceitação de Tecnologia (TAM), analisamos como a facilidade de uso percebida e a utilidade percebida afetam a qualidade dos relatórios financeiros, e testamos o papel moderador da competência de recursos humanos (RH) — uma contribuição inovadora neste contexto. Utilizando uma abordagem quantitativa, coletamos dados de pesquisa de 95 tesoureiros e responsáveis pela contabilidade na Regência de Luwu, Indonésia. Os dados foram analisados usando a Modelagem de Equações Estruturais por Mínimos Quadrados Parciais (PLS-SEM) para testar tanto as hipóteses diretas quanto as de moderação. Os resultados confirmam que tanto a facilidade de uso percebida quanto a utilidade percebida afetam de forma significativa e positiva a qualidade das demonstrações financeiras. No entanto, contrariamente às expectativas, a competência de RH não se mostrou um moderador dessas relações. Esses resultados sugerem que, no



competence of its users. This study contributes by highlighting the primacy of system design in technology acceptance and underscores the practical implication for governments to prioritize investments in intuitive and effective financial systems.

Keywords: Financial Statement Quality. Technology Acceptance Model. Perceived Usefulness. Perceived Ease of Use. Human Resource Competence.

contexto de um sistema de informação público bem projetado e de fácil utilização, a usabilidade inerente do sistema é um preditor mais dominante dos resultados dos relatórios do que a competência individual de seus usuários. Este estudo contribui ao destacar a primazia do design do sistema na aceitação da tecnologia e ressalta a implicação prática para que os governos priorizem investimentos em sistemas financeiros intuitivos e eficazes.

Palavras-chave: *Qualidade das Demonstrações Financeiras. Modelo de Aceitação de Tecnologia. Utilidade Percebida. Facilidade de Uso Percebida. Competência de Recursos Humanos.*

1 INTRODUCTION

In the era of digital transformation, local government financial reporting has become increasingly complex and critical. According to Law Number 17 of 2003 on State Finance and Law Number 1 of 2004 on State Treasury, budget users are required to prepare financial reports as a form of accountability for financial management. These financial reports serve as an important source of information for stakeholders in the decision making process and, therefore, must be prepared in accordance with Government Regulation Number 71 of 2010 concerning Government Accounting Standards (Indonesia, 2010).

The quality of financial statements holds a strategic role for government organizations, as it serves as one of the key indicators of organizational success (Lestari & Dewi, 2020). The Audit Board of Indonesia (BPK) plays a crucial role in assessing the quality of local government financial reports through comprehensive audits (Mahmudi, 2016). Despite the importance of high-quality financial statement, various challenges continue to hinder effective public financial management. BPK consistently identifies significant issues, including weaknesses in accounting control systems, inaccurate recordkeeping, delays in report submission, and inadequate accounting and reporting information systems. These challenges are often exacerbated by insufficient human resource competencies in managing complex financial technologies (Akbar & Mar'aini, 2020; Irafah et al., 2020).

Advancements in information technology have become a critical factor in addressing these challenges. Government Regulation Number 65 of 2010 concerning the

Regional Financial Information System (SIKD) mandates the development and utilization of information technology to improve public service delivery. Its primary objectives include reducing errors associated with manual transaction processing and ensuring the accurate and timely presentation of financial reports. This technological integration is particularly essential, given the public sector's heavy reliance on data collection and processing (Mas et al., 2024).

Like the private sector, the public sector also increasingly relies on technology-based information systems in various aspects of government, including in the management of financial statements. In the field of financial statement management, the use of information technology has a very significant impact (Lumuly & Atarwaman, 2024). The impact of the effectiveness of the use or application of information system technology can be seen from the ease of use in identifying data, accessing data and interpreting data and financial reports. This development in financial statement processing ultimately affects the quality of the report itself. In addition, the existence of accounting information system technology is crucial because of its role in determining the quality of information in financial statements (Lotu, 2022).

Information technology in local financial information systems is a tool to improve the quality of local government financial statements. The use of information technology in local financial accounting is not only a matter of efficiency, but also transparency and accountability in public financial management (Duong et al., 2023). The successful application of information technology in government can increase efficiency, productivity, decision making, information security, competitiveness and quality of customer service. In research by Pratiwi et al., (2022) stated that information technology is one of the factors that increase the quality of regional financial reports, this is because the input and output positions are more efficient.

This study employs the Technology Acceptance Model (TAM) to evaluate the influence of perceived ease of use and perceived usefulness on the quality of local government financial reports. In addition to technological factors, the competence of human resources (HR) involved in system management plays a crucial role as a catalyst for successful implementation. Such competence encompasses technical skills, accounting knowledge, and professional integrity foundational elements for producing high quality financial information. However, field observations frequently reveal that human resources related issues remain a significant challenge. Therefore, this study aims to examine and

analyze the impact of perceived ease of use and perceived usefulness on the quality of financial reports, while considering the moderating role of human resource competence.

The motivation for this study stemmed from conflicting research findings regarding the impact of information systems on the quality of local government financial reports. While some studies (Arza et al., 2021; Baso et al., 2023; Chairina & Wehartaty, 2019) have showed a positive influence of government information systems on the quality of financial reports, other studies (Atharrizka et al., 2021; Irafah et al., 2020; Lumuly & Atarwaman, 2024) resulted in conflicting findings. This research develops the results of previous studies conducted by Nuriadini & Hadiprajitno (2022) and Akbar & Mar'aini (2020) which discuss the use of financial information systems at the village level. The main difference in this study is the addition of the human resource competency variable as a factor that affects the relationship between other variables. This is based on the understanding that the successful use of a system is highly dependent on the ability of the people who run it.

2 LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

2.1 The effect of perceived ease in the implementation regional financial information systems on the quality of local government financial statements

According to Davis (1989), perceived ease of use is defined as an individual's belief regarding the extent to which using a particular technology will assist their work and be easy to operate. A regional financial information system that is user friendly can reduce usage complexity, allowing users to process data without feeling burdened (Permatasari & Sigalingging, 2022). This belief enables users to save time and effort in learning new systems or technologies, as they perceive them as not difficult to understand. Users who feel comfortable using a financial information system tend to experience higher job satisfaction. This satisfaction, in turn, can enhance their motivation to continuously improve the quality of financial reporting. These findings are supported by previous studies (Akbar & Mar'aini, 2020; Nuriadini & Hadiprajitno, 2022).

H1 = Perceived ease of use in the implementation of regional financial information systems has a positive and significant effect on the quality of local government financial reports.

2.2 The effect of perceived usefulness in the implementation regional financial information systems on the quality of local government financial statements

Perceived usefulness is defined as the degree to which the use of a particular technology is believed to provide benefits to its users. It refers to an individual's belief that utilizing an information system can enhance their job performance. A high quality regional financial information system can deliver accurate, relevant, and timely information, which is crucial for effective financial management at the local government level. This, in turn, supports better decision-making based on reliable data. Therefore, it can be concluded that perceived usefulness is positively related to the use of regional financial information systems. This indicates that when users perceive high benefits from using information technology, their trust and confidence in the system also increase. This finding is consistent with previous studies (Akbar & Mar'aini, 2020; Nuriadini & Hadiprajitno, 2022; Sayekti & Putarta, 2016).

H2 = Perceived usefulness in the implementation of regional financial information systems has a positive and significant effect on the quality of local government financial reports.

2.3 The effect of human resource competence as a moderating variable on the relationship between perceived ease of implementation regional financial information systems with the quality of local government financial statements

Human resources competence can optimize the use of features within the Regional Financial Information System (SIKD), which are designed to facilitate the processes of recording, processing, and reporting financial data. They possess a solid understanding of how the system operates, allowing them to fully leverage the ease of use offered by SIKD. When other users encounter difficulties in operating the system, competent personnel are capable of providing appropriate support and solutions. Such human resources can enhance users' perceptions of SIKD's ease of use through training, guidance, and problem-solving assistance. In cases where deficiencies or weaknesses exist within the system, competent personnel can offer valuable feedback for its improvement. Consequently, the system can become more user-friendly and better support users in carrying out their tasks. These

assertions are supported by prior studies (Sambuaga et al., 2020; Sihasale & Setiyowato, 2018; Yenni et al., 2020).

H3 = Human resource competence can moderate the relationship between perceived ease of use in the implementation of regional financial information systems and the quality of local government financial reports.

2.4 The effect of human resource competence as a moderating variable on the relationship between perceived usefulness of implementation regional financial information systems with the quality of local government financial statements

Human resources competence have a better understanding of the features and functions of regional financial information systems, as well as how to fully utilize these systems to enhance the accuracy and completeness of financial data. With a high level of competence, personnel are more capable of recognizing the benefits of the system and leveraging its features to produce more accurate and higher-quality financial reports. This competence ensures that the perceived usefulness of the financial information system is effectively translated into the actual practice of preparing quality financial statements. Competent personnel also have a solid grasp of applicable accounting standards and regulations, enabling them to operate the system in compliance with legal and procedural guidelines. As a result, the financial reports generated are accurate, consistent, and reliable. These findings are supported by previous research (Sambuaga et al., 2020; Sihasale & Setiyowato, 2018; Yenni et al., 2020).

H4 = Human resource competence can moderate the relationship between the perceived usefulness in the implementation of regional financial information systems and the quality of regional government financial reports

3 METHOD

This research is a hypothesis testing study that explains the relationship or influence between independent and dependent variables. The research hypotheses are developed based on theories related to the research topic and are then tested using structural equation modeling (SEM) analysis with a variance-based partial least squares (PLS) approach. Based on the research objectives, the unit of analysis is at the

organizational level. Additionally, this study employs a cross-sectional design, where data is collected once during a specific period to test the research hypotheses. Data collection was carried out using a survey method by distributing questionnaires to be completed by treasurers and accounting administration staff in regional apparatus organizations (OPD) in Luwu Regency. According to the organizational structure of the regional apparatus, Luwu Regency has 55 offices/agencies with at least one employee as treasurer and one accounting officer or SIPD operator, so the population is around 110 respondents. The data source used in this study is primary data, which consists of respondents' perceptions of various statements in the questionnaire related to the research variables. This is important because it relates to user acceptance of an information system, making it necessary to collect valid user opinions. The data was obtained from the responses to the questionnaires distributed to the respondents.

3.1 MEASUREMENTS

Perceived Ease of Use is defined as a measure of a person's belief that using a technology can help their work and make it easier to operate (Davis, 1989). This variable is measured using indicators developed by (Davis (1989) with a Likert scale of 1 to 5, strongly disagree to strongly agree. This variable consists of five indicators which aim to measure various perceptions of convenience, including clear, easy to understand, does not require much effort, easy to use and easy to obtain. Perceived Usefulness is defined as a measure by which the use of a technology is believed to bring benefits to its users Davis (1989). This variable is measured using indicators developed by Davis (1989) with a Likert scale of 1 to 5, strongly disagree to strongly agree. This variable consists of five indicators that aim to measure various perceptions of usefulness, including making work easier, useful, increasing productivity, increasing effectiveness, and developing job performance.

Financial Statements Quality: The quality of local government financial statements is determined by the ability of the information presented to be understandable, meet the needs of users in decision making, free from misleading interpretations and material errors, and reliable and comparable. This variable is measured based on the qualitative criteria for local government financial reports based on Government Regulation Number 71 of 2010. This variable consists of four indicators which aim to measure the quality of financial statements, including relevant, reliable, comparable and understandable. Human

Resources Competence is defined as the ability of human resources to complete the work delegated to them through experience, education and training (Spencer, 2008). This variable is measured using indicators developed by Spencer (2008) with a Likert scale of 1 to 5 strongly disagree to strongly agree. This variable consists of five indicators that aim to measure HR competencies, including knowledge, skills, self-concept, personal characteristics, and motives.

4 RESULTS AND DISCUSSION

This study employs the Partial Least Squares-Structural Equation Modeling (PLS-SEM) approach as its analytical method. PLS-SEM is an appropriate technique for simultaneously estimating multiple latent variables and assessing the relationships among them. By applying PLS-SEM, this research aims to provide a comprehensive understanding of the interrelationships and effects among the variables within the proposed model. Table 1 presents the results of the descriptive statistical analysis, including the mean values and the correlation matrix of the variables under study. This information provides important insights into the distribution patterns and interrelationships among the variables, serving as a foundation for subsequent analysis and interpretation.

Table 1

Mean and Construct Correlation Values

Construct	Mean	PEU	PU	FSQ	HRC	AVE
Perceived Ease of Use (PEU)	4,004	0,792	0,824	0,828	0,839	0,627
Perceived Usefulness (PU)	4,044		0,845	0,832	0,870	0,713
Financial Statements Quality (FSQ)	3,999			0,867	0,855	0,751
Human Resources Competence (HRC)	4,062				0,863	0,745

Notes: The diagonal line (bold) is the AVE root of the correlation between constructs AVE n = 95

The mean values range from 3.99 to 4.06, which, according to Stemple (2004), are classified as good. Discriminant validity was evaluated using the correlation matrix in Table 1, with the square root of the AVE values serving as the reference. Since the square root of the AVE values exceeds the threshold of 0.50, the study demonstrates good discriminant validity. This is indicated by each indicator showing the highest loading on its respective construct (highlighted in bold) compared to its correlations with other constructs. Convergent

validity basically indicates that the indicators in a construct must have a high correlation with the construct. Measurement of convergent validity in a model can be seen through the loading factor value and Average Variance Extracted (AVE). The loading factor reflects the contribution of each indicator in measuring the latent variable, while the AVE describes how much variance can be explained by the latent variable. As a general guideline, convergent validity is considered fulfilled if the loading factor is more than 0.7 and the AVE exceeds 0.5 (Jogiyanto & Abdillah, 2015). Based on the results of the convergent validity test presented in Table 1, it can be concluded that all indicators used in this study are valid, as they meet the established criteria having factor loadings greater than 0.7 and average variance extracted (AVE) values above 0.5.

4.1 Structural model analysis

The structural model or inner model assessment is conducted to examine the extent to which the relationship between independent and dependent constructs can be predicted with an appropriate level of significance. The coefficient of determination (R-square) is used to measure how much the independent variables influence changes in the dependent variable. R² values range from 0 to 1, where a low value indicates that the independent variables have a minimal effect in explaining the variation in the dependent variable. Conversely, a value closer to 1 suggests that the independent variables have a significant contribution in predicting changes in the dependent variable.

Table 2

R- Square Values

Construct	R Square	R Square Adjusted
Financial Statements Quality (FSQ)	4,062	4,017

Based on the table above, the R-square value for the financial reporting quality variable is 0.778. This indicates that 77.8% of the variance in financial reporting quality can be explained by the variables perceived ease of use and perceived usefulness, while the remaining 22.2% is explained by other variables outside the research model.

4.2 Hypothesis testing

Using the PLS method, hypothesis testing is carried out to assess the possibility of data through the path coefficients menu. A hypothesis is considered supported if the direction of the relationship between variables (indicated by the original sample value) is in accordance with what has been formulated, and if the t-statistic value is > 1.64 for a two-tailed test or > 1.96 for a one-tailed test. Results are also considered significant if the probability value (p-value) is < 0.01 ; 0.05 ; or 0.10 . However, if the p-value > 0.10 , then the result is categorized as insignificant (Jogiyanto & Abdillah, 2015). The results of path analysis show a significant positive effect of perceived convenience on the quality of financial statements ($\beta = 0.29$, $p = 0.013$) so that hypothesis 1 is accepted. In addition, perceived usefulness has a significant positive effect on the quality of financial statements ($\beta = 0.27$, $p = 0.036$) so that hypothesis 2 is accepted. This means that the higher the perceived ease of use and perceived usefulness, the improved financial statement quality. According to the technology acceptance model (TAM) theory proposed by Davis (1989) when users (in the context of this study are local government officials) perceive the accounting information system (in the context of this study SIKD) believes that the system is useful and facilitates and provides added value to their work, they will be motivated to use the system optimally and consistently. This in turn will produce more accurate, comprehensive, and timely data which are characteristics of good quality financial statements. This happens because ease of use reduces cognitive load and lowers technical barriers that can lead to errors in the financial reporting process. In the perspective of agency theory proposed by Jensen & Meckling (1976) the relationship between local government (agent) and society (principal) is characterized by potential conflicts of interest and information asymmetry. SIKD which is perceived as useful and easy to use by government officials will encourage them to make maximum use of the system in producing financial reports that are transparent, accountable, and in accordance with government accounting standards. When local government officials realize that SIKD helps them in fulfilling their financial reporting responsibilities to the principal (the public), they will use the system in accordance with its purpose, thereby reducing dysfunctional behavior and improving the quality of the resulting financial statements.

However, the results of data analysis also show that HR competence does not moderate the relationship between the effect of perceived ease and the quality of financial statements ($\beta = -0.08$, $p = 0.523$) so that hypothesis 3 is rejected. Furthermore, HR

competence also does not moderate the relationship between the effect of perceived usefulness and the quality of financial statements ($\beta = 0.09$, $p = 0.439$) so that hypothesis 4 is rejected. In the context of this study, the insignificant moderating role of HR competencies indicates that SIKD has been designed with a user-friendly design and has a logical workflow that is easily understood by anyone. This means that the system can be used well by users, regardless of their level of technical competence. In addition, the perception that the system is easy to use is an important factor that directly affects the quality of financial statements, regardless of how high the user's competence is. The absence of the moderating effect of HR competence in this study corroborates the basic premise of the TAM theory by Davis (1989). This theory states that if users feel the system is simple and uncomplicated, then they are more likely to use it to its full potential, without being unduly influenced by differences in individual competence or background. In other words, a system that is easy to operate allows all people, both experts and less advanced, to produce financial statement with the same good quality.

In implementing SIKD, a well-designed system is equipped with features that help users, so there is no need to have advanced surface competencies. This is supported by an easy-to-understand design, clear guidance according to context, and automatic checks on the system. As a result, users only need minimum competencies to be able to utilize the system in producing quality financial reports. A well-designed system has taken over some of the technical competencies that users would normally have to possess, by incorporating them into the features of the system. This makes using the system easier and less dependent on individual differences in ability. Furthermore, Spencer also identified that surface competencies such as knowledge and skills are relatively easier to develop through training and continuous use, compared to hidden competencies (core competencies) such as motives and traits. The absence of a moderating effect of HR competencies suggests that the user-friendly SIKD has bridged the gap in visible competencies between users, while hidden competencies such as motivation and self-concept may have a more uniform influence in the context of using an interoperable system. The findings of this study are expected to have implications, particularly for the Luwu Regency Government, by providing insights into the relationship between the perceived ease of use and usefulness of the Regional Financial Information System (SIKD) and the quality of financial statement. These findings are also intended to serve as a consideration for the government in developing systems that take user experience (UX) into account, thereby addressing the needs of users from diverse

backgrounds. Furthermore, the results emphasize that the quality of financial reporting is not solely determined by the availability of technology, but also by users' perceptions of the system's usefulness and ease of use.

5 CONCLUSION AND SUGGESTION

Based on the results of hypothesis testing and the previous discussion, it can be concluded that perceived ease of use and perceived usefulness of the Regional Financial Information System (SIKD) have a positive influence on the quality of financial statements. The higher the users' perception of the ease and usefulness of SIKD, the better the quality of the resulting financial statements. These findings are consistent with the Technology Acceptance Model (TAM), which explains a causal relationship between users' perceptions of a system's ease of use and usefulness and the improved performance resulting from its use. However, human resource (HR) competence was not found to moderate the influence of either perceived ease of use or perceived usefulness on financial statements quality. This indicates that SIKD has been designed to be user friendly and equipped with clear operational guidelines, allowing it to be effectively used by individuals with varying levels of competence. Therefore, perceptions of ease of use and usefulness continue to directly enhance the quality of financial statements, regardless of individual competency levels.

This study is not without limitations, particularly regarding the quality of the data collected. One of the challenges encountered was the response rate of the questionnaires, which did not fully meet the targeted sample size. This was primarily due to the data collection period coinciding with the year-end reporting period, during which treasurers and SIKD staff/operators had limited time to participate. Based on the findings of this study, several recommendations can be made for future research. First, it is suggested that future studies expand the sample coverage by involving local governments from other regencies in Indonesia. This step is important to enhance the generalizability of the findings, making them more representative of the overall population. Second, in addition to the variables used in this study, future researchers are encouraged to include other potential variables that may influence the quality of financial reporting. This will allow for a more comprehensive analysis of the factors affecting financial report quality.

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All authors contributed equally to the development of this article.

Data availability

All datasets relevant to this study's findings are fully available within the article.

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