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The Influence of Competence and Utilization of Information Technology on the Quality of Financial Reports with Education as a Moderator: Case Study at the Finance Office of Kodam XIV/Hasanuddin as UAPPA-W

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ABSTRACT

The purpose of this study is to analyze the influence of competency and utilization of information technology on the quality of financial reports, with education as a moderator (a case study at the Finance Office of the XIV/Hasanuddin Regional Military Command (UAPPA-W)). The population of this study is the finance department, which has duties and responsibilities in financial management that directly and indirectly influence the quality of financial reports at the XIV/Hasanuddin Regional Military Command (UAPPA-W). Data collection was carried out by distributing 150 questionnaires to the Finance Unit of the XIV/Hasanuddin Regional Military Command (UAPPA-W). However, the minimum sample size required is 15 to 20 times the number of variables used (4 variables), resulting in a total sample size of 80. The sampling technique used an accidental method. Researchers at the Finance Office of the XIV/Hasanuddin Regional Military Command (KODAM XIV/HASANUDDIN) voluntarily completed a research questionnaire over a one-month period. Data analysis was performed using PLS SEM with the assistance of the SmartPLS 4 program. The results of this study indicate that the variables of competence and utilization of information technology have a significant positive effect on the quality of financial reports. The variable of Competence on Financial Report Quality, with Education as a Moderator, has a significant positive effect on the quality of financial reports. However, the variable of utilization of information technology has a significant negative effect on the quality of financial reports at the Finance Office of the XIV/Hasanuddin Regional Military Command (UAPPA-W).

Keywords: Competence, Utilization of Information Technology, Education.

JEL Code: M41, O33, I21, H83

I. Introduction

In today's era of globalization and digitalization, financial reporting has become a crucial aspect for organizations, including government agencies such as the Finance Office of Kodam XIV/Hasanuddin. The quality of financial reports not only reflects the financial condition of an organization but also influences decision-making by management and other stakeholders. According to the International Financial Reporting



Standards (IFRS), the quality of financial reports is determined by two main characteristics: relevance and reliability (IFRS, 2020). Therefore, it is essential to understand the factors that influence the quality of financial reports. One of the key factors in improving the quality of financial reports is the competence of those managing these reports. Competence includes the knowledge, skills, and attitudes required to produce accurate and timely financial statements. Research by Albrecht et al. (2019) shows that competence has a significant impact on the quality of financial reports. Therefore, the development of human resources competence at the Finance Office of Kodam XIV/Hasanuddin is crucial.

In addition to competence, the utilization of information technology (IT) is also a key factor in improving the quality of financial reports. In this context, IT can help in processing financial data more efficiently and accurately. According to a study by Kuo and Lee (2019), the use of advanced accounting information systems can enhance the accuracy and efficiency of financial reporting. By leveraging technology, the financial reporting process can be performed more quickly, reducing the risk of human error. However, despite the significant influence of competence and IT utilization on the quality of financial reports, education also plays a moderating role. Good education can enhance human resources competence and the ability to use IT effectively. According to research by Sari and Rahardjo (2021), there is a positive relationship between education level and competence in managing financial reports. Therefore, it is important to analyze how education can moderate the effect of competence and IT utilization on the quality of financial reports at the Finance Office of Kodam XIV/Hasanuddin.

Considering the importance of competence, the utilization of information technology, and education in improving the quality of financial reports, this study aims to explore the relationships between these three variables. Through a case study at the Finance Office of Kodam XIV/Hasanuddin, this research is expected to provide in-depth insights on how to improve the quality of financial reports through the development of competence and the appropriate utilization of information technology. This study is also expected to offer recommendations for policymakers to improve the quality of financial reports within organizations. Although many studies show a positive relationship between competence and IT utilization and the quality of financial reports, there is still debate among academics and practitioners regarding their influence. Some studies suggest that although competence and IT are important, other factors such as organizational culture and leadership may also significantly affect the quality of financial reports (Khan et al., 2018). Therefore, this study aims to explore the influence of competence and IT utilization on the quality of financial reports at the Finance Office of Kodam XIV/Hasanuddin, with education as a moderating variable.

Education as a moderator is crucial in this context. A strong educational background can enhance individuals' competence in using information technology and understanding complex accounting processes. According to research by Garrison, Noreen, and Brewer (2018), individuals with a strong background in accounting and IT are better able to adapt to technological changes and produce high-quality financial reports. Therefore, this study will also investigate how education can moderate the relationship between competence and IT utilization and the quality of financial reports. The debate regarding the influence of competence and IT utilization on the quality of financial reports cannot be ignored. Some researchers argue that high competence in accounting and effective use of information technology will positively contribute to the quality of financial reports. A study by Ismail and King (2007) showed that organizations that integrate IT into their accounting processes experience significant improvements in the accuracy and speed of financial reporting. This suggests that competence in using IT can enhance the reporting process.

However, there are also views that suggest the impact of competence and IT utilization is not always directly proportional to the quality of financial reports. A study by Houghton and Tan (2015) found that although competence and IT are important, other factors such as leadership and organizational culture can also affect the final outcome of financial reports. In this context, even if individuals possess good competence and have access to adequate technology, the quality of financial reports may still be negatively impacted if not supported by a conducive organizational environment. Furthermore, some studies also show limitations in the use of information technology that can affect the quality of financial reports. The use of complex IT systems without adequate training can lead to errors in data processing, which in turn can harm the quality

of financial reports (Khan et al., 2018). This indicates that while IT has the potential to improve the quality of reports, without proper understanding and competence, the desired outcomes may not be achieved. Moreover, education as a moderating variable must also be considered. Research by Garrison et al. (2018) indicates that good education can improve an individual's ability to use information technology and understand accounting principles. However, if the education received is not aligned with the latest technological developments, then the competence acquired may not contribute maximally to the quality of financial reports. Therefore, it is important to explore how education can moderate the impact of competence and IT on the quality of financial reports.

II. Literature Review and Hypothesis Development

The Stewardship Theory is one of the management approaches that emphasizes the importance of the relationship between the leader (steward) and the organization they lead. In this context, the steward is responsible for managing the organization's resources efficiently and effectively, with the goal of achieving the overall well-being of the organization. According to Davis et al. (1997), stewards have intrinsic motivations to act in the interest of the organization, which differs from the agency theory approach that focuses more on incentives and monitoring. In this study, the stewardship theory will be used to analyze the influence of competence and the utilization of information technology (IT) on the quality of financial reports at the Finance Office of Kodam XIV/Hasanuddin. Firstly, it is important to understand how individual competence within an organization can affect the quality of financial reports. According to research conducted by Chen et al. (2010), the competence of accountants and financial managers plays a crucial role in producing high-quality financial reports. This competence includes the knowledge, skills, and experience possessed by individuals in the fields of accounting and finance. In the context of the Finance Office of Kodam XIV/Hasanuddin, enhancing employee competence through training and education can improve their ability to prepare accurate and reliable financial reports.

2.1. Quality of Financial Reports

Stewardship theory emphasizes the importance of the relationship between stakeholders and managers in the management of organizations. In the context of financial reporting, the theory argues that managers act as stewards or custodians who are responsible for safeguarding and managing the organization's assets for the benefit of stakeholders. According to Davis et al. (1997), in this theory, managers are expected to act more altruistically, not only focusing on personal interests or short-term profits. This is relevant when analyzing the quality of financial reports at the Finance Office of Kodam XIV/Hasanuddin, where financial reports must reflect transparency and accountability. One important aspect of stewardship theory is trust. Trust between managers and stakeholders is essential for creating a healthy and productive work environment. Research by Luhmann (1979) shows that trust can improve collaboration and reduce transaction costs. In the context of the Finance Office of Kodam XIV/Hasanuddin, high-quality financial reports can enhance trust between financial managers and stakeholders, including military personnel and the public. For instance, accurate and transparent reports can reduce speculation and increase public support for the financial policies implemented.

Organizations that implement the principles of stewardship in their financial reporting tend to perform better. According to research by Hoskisson et al. (2002), companies that prioritize stewardship experience improvements in financial performance and reputation. This suggests that the Finance Office of Kodam XIV/Hasanuddin could benefit significantly from applying stewardship theory in its financial reporting, thereby increasing trust and support from stakeholders. The importance of quality reporting within the context of stewardship theory cannot be overlooked. According to Gibbins et al. (1990), high-quality financial reports can help reduce information asymmetry between managers and stakeholders. In the case of the Finance Office of Kodam XIV/Hasanuddin, clear, accurate, and transparent financial reports will enable

stakeholders to better understand the financial position and performance of the organization. This not only enhances accountability but also supports better decision-making at all levels of the organization.

2.2. Competence

Stewardship theory is an important approach in understanding the relationship between competence and the quality of financial reports. The theory emphasizes that individuals acting as stewards in an organization are committed to acting in the interest of the owners (stakeholders). In this context, the competence of financial managers plays a crucial role in producing high-quality financial reports. According to Davis et al. (1997), competent stewards will strive to maximize the value of the organization and be responsible for the resources they manage. This shows that competence is not only a tool but also a motivator to achieve the organization's goals. In the context of the Finance Office of Kodam XIV/Hasanuddin, the application of stewardship theory can be seen in how financial managers interact with stakeholders, including the public and government. When financial managers possess good competence, they will not only produce accurate reports but also be able to explain and be accountable for these reports to interested parties. This aligns with the view that good stewards will aim to build trust and credibility in the eyes of stakeholders (Hernandez, 2008).

2.3. Utilization of Information Technology (IT)

The utilization of information technology in the Finance Office, as seen in Kodam XIV/Hasanuddin, can increase the efficiency and effectiveness of processing financial data. With the integration of accounting information systems, managers can produce more accurate and timely financial reports. Research by Al-Omari and Al-Masri (2020) shows that good utilization of information technology can improve the quality of financial reports, which in turn increases stakeholder trust in managers. In the context of stewardship theory, the competence of managers in using information technology plays a crucial role in improving the quality of financial reports. Managers who are well-versed in information technology are generally more capable of efficiently managing financial data, ensuring that the reports produced are more transparent and accountable. This is in line with research by Ismail and King (2007), which found that managers proficient in information technology are more capable of producing reports that meet the quality standards expected by stakeholders.

2.4. Education

Stewardship theory is an important approach in understanding the relationship between competence and the quality of financial reports. This theory argues that managers (stewards) have good intentions to carry out their duties and be responsible for the interests of stakeholders, including owners and the public. In the context of the Finance Office of Kodam XIV/Hasanuddin, the competence of financial employees greatly influences the preparation of accurate and transparent financial reports. According to Davis et al. (1997), competent stewards tend to have high integrity and are committed to producing high-quality reports. In practice, the competence of employees at the Finance Office of Kodam XIV/Hasanuddin can be measured through formal education, training, and work experience. Data from the Central Bureau of Statistics (2021) shows that the education level of employees in government institutions significantly affects the quality of the work they produce. Employees with higher education levels are more likely to understand accounting principles and applicable financial reporting standards, allowing them to produce more accurate and trustworthy financial reports.

Furthermore, education also serves as a moderating variable that strengthens the relationship between competence and the quality of financial reports. Research by Dyer and Singh (1998) shows that good education can improve an individual's ability to analyze and solve problems, which in turn improves the

quality of financial reports. In this context, employees with a strong educational background in finance and accounting will be more able to apply their knowledge in everyday practice, thereby enhancing the quality of the reports they produce. Research by Nugroho (2020) shows that employees with higher education in government institutions have lower error rates in preparing financial reports. The study also notes that employees who regularly attend accounting training show a significant improvement in the quality of the reports they prepare. This indicates that education and training play an important role in improving employee competence and, ultimately, the quality of financial reports.

2.5. Hypothesis Development

H1: Competence has a significant positive effect on the quality of financial reports at the Finance Office of Kodam XIV/Hasanuddin.

H2: The utilization of information technology has a significant positive effect on the quality of financial reports at the Finance Office of Kodam XIV/Hasanuddin.

H3: Competence has a significant effect on the quality of financial reports with education as a moderating variable at the Finance Office of Kodam XIV/Hasanuddin.

H4: The utilization of information technology has a significant effect on the quality of financial reports with education as a moderating variable at the Finance Office of Kodam XIV/Hasanuddin.

The conceptual framework used in this study is as follows:

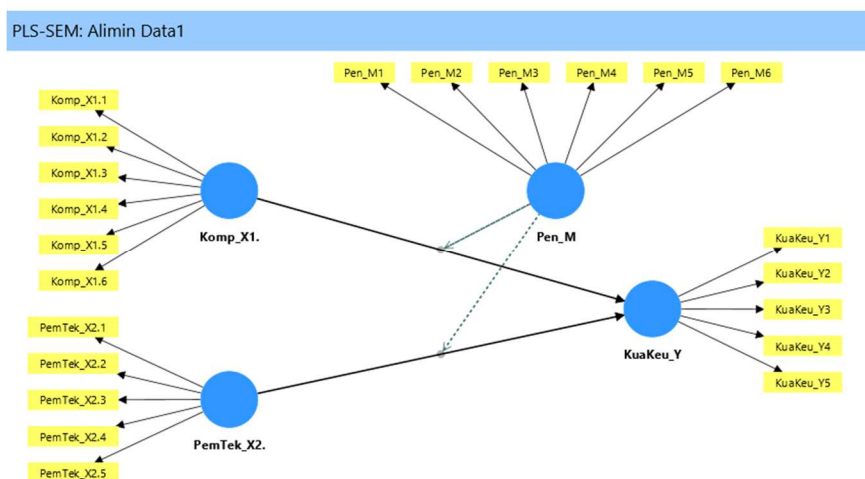


Figure 1. Research Model

III. Research Method

The data used in this study is primary data. The data collection method employed is field research, where the researcher directly distributes questionnaires to selected respondents who meet specific criteria and possess sufficient understanding of the research topic being studied. The population of this study consists of employees at the Finance Office of Kodam XIV/Hasanuddin, acting as UAPPA-W. The population of this study is the staff at the Finance Office of Kodam XIV/Hasanuddin, acting as UAPPA-W. The population refers to the entire set of characteristics or measurements that are defined for the research. According to Puraji Setyosari (2023), population is a group of individuals, events, or objects with certain characteristics. The population in this study is the active finance staff of Kodam XIV/Hasanuddin, totaling 150 employees. The sample selection will focus on finance staff chosen using an accidental/purposive sampling method, specifically based on judgment sampling. The number of samples to be taken should be 15 to 20 times the number of variables used. Given that this study uses four variables, the minimum sample size required is 4 *

20 = 80. Data analysis will be conducted using Smart PLS 4.0 (Partial Least Squares) with the Smart PLS 4 software application. The criteria for testing include ensuring that the outer model or measurement model meets specific conditions for evaluating the construct variables studied. The validity tests include Convergent Validity, Discriminant Validity, and Construct Reliability. Additionally, the Goodness of Fit Model will be evaluated. The inner model, or hypothesis testing, will focus on direct effects (direct influence) and indirect effects (moderating effects).

IV. Results and Discussion

4.1. Outer Model (Partial Least Square - PLS)

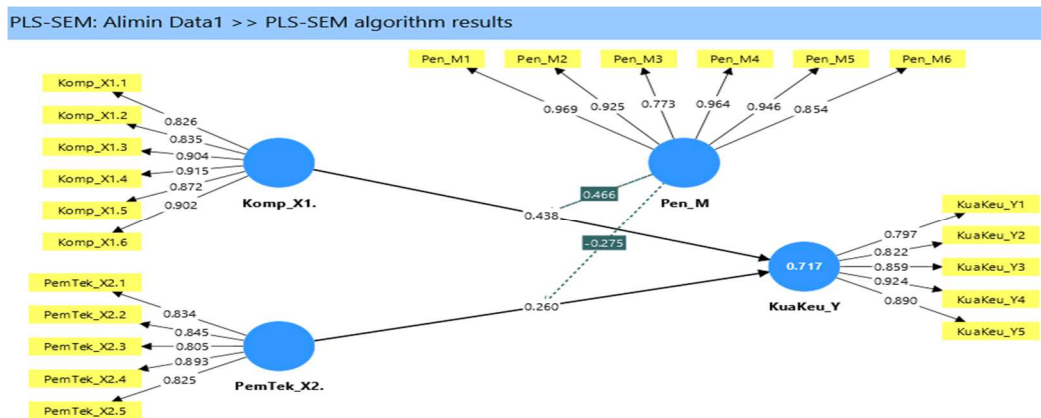


Figure 2. Results of the Outer Model

Based on the results of the outer model test using SmartPLS 4.0, the following results are obtained:

Outer loadings - Matrix						
	Komp_X1.	KuaKeu_Y	PemTek_X2.	Pen_M	Pen_M x Komp_X1.	Pen_M x PemTek_X2.
Komp_X1.1	0.826					
Komp_X1.2	0.835					
Komp_X1.3	0.904					
Komp_X1.4	0.915					
Komp_X1.5	0.872					
Komp_X1.6	0.902					
KuaKeu_Y1		0.797				
KuaKeu_Y2		0.822				
KuaKeu_Y3		0.859				
KuaKeu_Y4		0.924				
KuaKeu_Y5		0.890				
PemTek_X2.1			0.834			
PemTek_X2.2			0.845			
PemTek_X2.3			0.805			
PemTek_X2.4			0.893			
PemTek_X2.5			0.825			
Pen_M x Komp_X1.					1.000	
Pen_M x PemTek_X2.						1.000
Pen_M1				0.969		
Pen_M2				0.925		
Pen_M3				0.773		
Pen_M4				0.964		
Pen_M5				0.946		
Pen_M6				0.854		

Figure 2. Loading Factor Values

Construct reliability and validity - Overview				
	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Komp_X1.	0.924	0.935	0.943	0.766
KuaKeu_Y	0.911	0.912	0.934	0.739
PemTek_X2.	0.896	0.900	0.923	0.707
Pen_M	0.938	0.944	0.954	0.806

Figure 3. Composite Reliability Values

According to Figure 3, the latent variables show good results with Cronbach's alpha and composite reliability values greater than 0.700, indicating that all variables meet the internal consistency reliability criteria and can be used in the model. In other words, the indicators consistently and reliably represent the latent variables.

4.2. Discriminant Validity

Discriminant validity occurs when two different instruments measuring predicted constructs do not correlate with each other, resulting in non-correlated scores. To assess instrument validity or conduct this test, cross-loading values can be used (Hartono in Abdillah & Jogiyanto, 2019:195). The results of the discriminant validity test are as follows:

Discriminant validity - Fornell-Larcker criterion				
	Komp_X1.	KuaKeu_Y	PemTek_X2.	Pen_M
Komp_X1.	0.875			
KuaKeu_Y	0.733	0.860		
PemTek_X2.	0.686	0.668	0.841	
Pen_M	0.477	0.583	0.564	0.898

Figure 4. Discriminant Validity Result

4.3. Goodness of Fit Model

R-square - Overview		
	R-square	R-square adjusted
KuaKeu_Y	0.678	0.661

Figure 5. Goodness of Fit Model Results

The R-squared value for the financial report quality variable at the Finance Office of Kodam XIV/Hasanuddin, as UAPPA-W, is 0.717 or 71.7%. This indicates that the contribution of competence and utilization of information technology to the quality of financial reports at Kodam XIV/Hasanuddin is 71.7%, while the remaining 28.3% is attributed to other factors not discussed in this research.

4.4. Inner Model

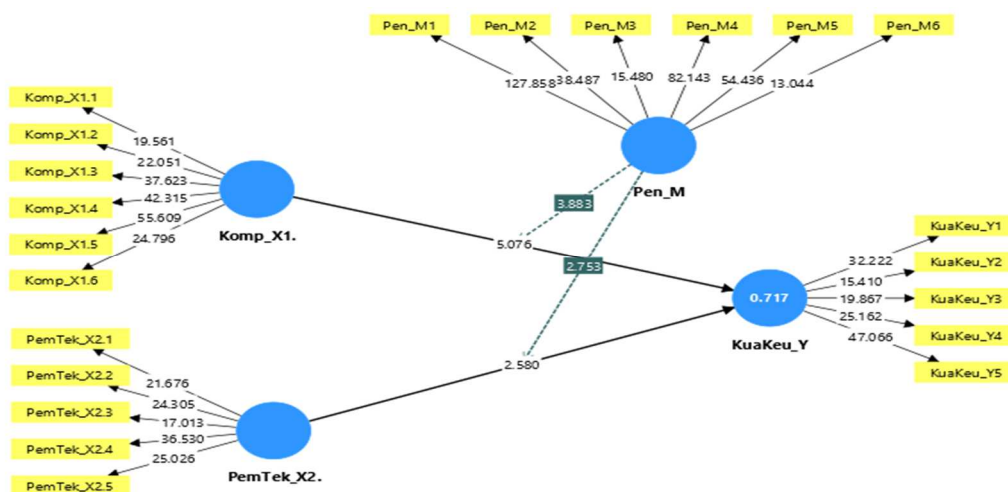


Figure 6. Inner Model Results

Based on the inner model test results using SmartPLS 4.0, the following results can be seen:

Path coefficients - Mean, STDEV, T values, p values					
	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Komp_X1. -> KuaKeu_Y	0.408	0.401	0.086	4.757	0.000
PemTek_X2. -> KuaKeu_Y	0.269	0.278	0.106	2.535	0.011

Figure 7. Path Coefficients Results

As shown in Figure 6, the effect of the competence variable on the quality of financial reports at the Finance Office of Kodam XIV/Hasanuddin results in a p-value of 0.000. The effect of the utilization of information technology on the quality of financial reports at the Finance Office of Kodam XIV/Hasanuddin results in a p-value of 0.011 < the significance level (alpha = 5%). Based on the results of the Indirect Effects Test using SmartPLS 4.0, the following results can be seen:

Pen_M x Komp_X1. -> KuaKeu_Y	0.409	0.410	0.116	3.512	0.000
Pen_M x PemTek_X2. -> KuaKeu_Y	-0.232	-0.229	0.108	2.139	0.032

Figure 7. Indirect Effects Results

4.5. Moderated Regression Analysis (MRA)

Testing in this study includes testing indirect effects using Moderated Regression Analysis (MRA) by conducting the bootstrap process in SmartPLS 4.0. Based on Figure 6 above, the indirect effect shows that the effect of competence on the quality of financial reports, moderated by education, at the Finance Office of Kodam XIV/Hasanuddin shows a p-value of 0.000 < the significance level (alpha = 5%). The effect of the utilization of information technology on the quality of financial reports, moderated by education, at the Finance Office of Kodam XIV/Hasanuddin shows a p-value of 0.032 < the significance level (alpha = 5%).

4.6. Discussion of Research Results

This testing examines the direct effects of competence and the utilization of information technology on the quality of financial reports, with education as a moderating variable for all exogenous variables. The following is a discussion of the testing results for each hypothesis in this study:

a. Effect of Competence on the Quality of Financial Reports

The first hypothesis in this study is that competence significantly affects the quality of financial reports. Using social stewardship theory, research by Ghosh and Moon (2005) found a significant positive relationship between competence and the quality of financial reports. The study showed that companies employing accountants with higher education and certification levels tend to produce higher-quality financial reports. This shows that the competence of accountants plays a crucial role in improving the quality of financial reports.

In social stewardship theory, the relationship between competence and the quality of financial reports reflects the accountant's responsibility to provide accurate and relevant information. Accountants as stewards must have adequate competence to perform their duties well and maintain the integrity of the financial reports (Harrison & Wicks, 2013). Therefore, companies must focus on developing their accountants' competencies as part of the strategy to improve financial report quality. Investment in accountant training and certification is a proper step to ensure that the financial reports produced meet high standards and are reliable for all stakeholders. The results of this study support the research conducted by Indriasari & Nahartyo (2008), Ihsanti (2014), Yusrawati & Andini (2015), Gumelar (2017), Trisnawati & Wiratmaja (2018), Abidin et al.

(2018), and Hendri & Erinoss (2020), which state that competence significantly affects the quality of financial reports. Therefore, the first hypothesis is accepted.

b. Effect of Utilization of Information Technology on the Quality of Financial Reports

The results of the study provide a clear picture of the effect of utilizing information technology on the quality of financial reports. Regression analysis shows that the utilization of IT has a significant positive effect on the quality of financial reports. This finding is in line with previous studies stating that the use of IT in accounting improves the accuracy and reliability of financial information (Zainal & Arifin, 2021). Stewardship Theory explains that managers, as stewards or guardians of the company, have a responsibility to manage company resources for the benefit of the shareholders. In this context, the utilization of information technology becomes an effective tool to enhance the quality of financial reports. By using advanced accounting information systems, managers can ensure that the data presented in financial reports is accurate, relevant, and timely (Dewi, 2020). The utilization of information technology significantly affects the quality of financial reports, and applying Stewardship Theory provides a strong framework to understand this relationship.

One interesting finding from this study is that companies adopting cloud-based accounting information systems show better financial report quality compared to companies still using traditional systems. This indicates that more modern technology can provide a significant competitive advantage in financial reporting (Putri, 2021). From a Stewardship Theory perspective, this finding shows that managers who effectively use information technology can better fulfill their responsibilities as stewards of the company. By having access to accurate and timely information, managers can make better decisions. This study supports previous research by Yusnita (2017) and Suwanda (2015), which states that the utilization of information technology significantly affects the quality of financial reports. Therefore, the second hypothesis, which states that the utilization of information technology has a significant positive effect on the quality of financial reports in local governments, is accepted.

c. Effect of Competence on the Quality of Financial Reports with Education as a Moderating Variable

Competence is a key factor that influences the quality of financial reports. This study shows that the competence of financial staff plays a significant role in preparing accurate and transparent financial reports. According to research by Sari (2020), there is a strong positive relationship between competence and the quality of financial reports, where the higher the competence of an individual, the better the quality of the reports produced. This research also refers to Human Capital theory, which states that an individual's knowledge and skills contribute to productivity and organizational performance (Becker, 1993). In a moderating context, interaction analysis shows that education strengthens the effect of competence on the quality of financial reports. In other words, individuals with high competence and adequate education will produce higher-quality financial reports than those with only one of the two factors. This highlights the importance of the combination of competence and education in achieving optimal quality financial reports. Therefore, this study emphasizes that education does not just support but also plays a crucial role as a moderating variable in improving the effect of competence on the quality of financial reports. As a result, investment in education and training should be a priority for the Finance Office of Kodam XIV/Hasanuddin to improve the quality of their financial reports.

d. Effect of Utilization of Information Technology on the Quality of Financial Reports with Education as a Moderating Variable

The quality of financial reports is not only determined by the technology used but also by the competence of the human resources managing it. Adequate education is an essential factor in effectively utilizing IT. A study by Sari (2021) shows that employees with higher education tend to be better at using modern financial applications, which in turn positively affects the quality of the reports produced. The results show that the utilization of information technology has a significant effect on the quality of financial reports

at the Finance Office of Kodam XIV/Hasanuddin. Based on the data analysis, it is expected that the increased use of IT, such as computer-based accounting systems, correlates positively with improved accuracy and timeliness of financial reports. For example, using integrated accounting software can reduce data entry errors and speed up the report preparation process. Furthermore, the moderating role of education can be identified. Employees with higher education levels are expected to use IT more effectively, thus improving the quality of financial reports. This study may find that employees with formal education in accounting or finance are better at using IT tools, which has a positive implication for the quality of reports

V. Conclusion

Based on the results of the study and the discussion above, it can be concluded that the variables of competence and the utilization of information technology significantly influence the quality of financial reports, and education as a moderating variable strengthens the relationship between competence, the utilization of technology, and the quality of financial reports at the Finance Office of Kodam XIV/Hasanuddin, acting as UAPPA-W. This study has limitations that should be considered by future researchers to refine and improve subsequent research. The limitations of this study include the use of limited variables, namely competence, the utilization of information technology, education, and the quality of financial reports. Furthermore, the sample size used in this study is relatively small, with only 80 respondents, and the study was conducted solely at the Finance Office of Kodam XIV/Hasanuddin, acting as UAPPA-W. Given these limitations, the author offers the following suggestions for future research:

- a. Future researchers are encouraged to develop and refine the study further, by adding other variables that may influence the quality of financial reports but were not tested in this study.
- b. It is also recommended that future research expand the scope of the study by increasing the population size. This would help obtain research findings with a higher level of generalizability, allowing for more comprehensive conclusions.

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