

# Assessing the Impact of Accounting Standards and Human Capital on Public Financial Reporting Quality in Indonesia

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## ABSTRACT

The quality of village financial reporting in Indonesia remains a concern, with inconsistencies and inadequacies still evident in many regions, including Bintang Bayu Sub-district. This study examines the effect of Government Accounting Standards (SAP) implementation and human resource (HR) competency on the quality of village financial reports. Employing a quantitative approach, primary data were collected through a structured Likert-scale questionnaire distributed to village officials across 19 villages in the region. Data analysis was conducted using SPSS version 25. The findings reveal that both the implementation of SAP and HR competency positively and significantly affect the quality of financial reporting. Specifically, SAP implementation shows a t-value of 2.959 ( $p = 0.005$ ), while HR competency records a t-value of 2.398 ( $p = 0.022$ ), indicating strong statistical support. These results underscore the importance of consistent accounting standards and the competency of village personnel in enhancing financial reporting quality. This study offers practical implications for local governments, recommending targeted technical training and capacity building initiatives for village apparatus. Future research is encouraged to incorporate additional variables, such as internal audit functions and adopting accounting information systems.

**Keywords:** Government Accounting Standards, Human Resource Competency, Village Financial Reports, Transparency, Accountability.

## I. Introduction

In the era of decentralization, village governments in Indonesia have assumed increasingly significant roles in promoting social and economic development at the grassroots level. A central aspect of this responsibility is the preparation of financial reports that demonstrate how public funds are managed. By Law No. 6 of 2014 on Villages, every village must prepare transparent and accountable financial reports. This legal requirement is further operationalized through Minister of Home Affairs Regulation No. 113 of 2015 on Village Financial Management, which provides technical guidance on financial administration and reporting (Nusron & Andrini, 2021). These measures are intended to increase public trust by enhancing the transparency and accountability of village-level governance. Beyond mere regulatory compliance, village financial reporting serves as a mechanism for ensuring that public funds are used effectively and ethically. Government Regulation No. 71 of 2010 provides the conceptual framework for government accounting in Indonesia, emphasizing the importance of relevant, reliable, comparable, and understandable financial information.

Nevertheless, many villages face ongoing challenges in fulfilling these criteria. According to the Ministry of Home Affairs, only around 60% of villages in Indonesia can produce financial reports that comply with the mandated standards (Nusron & Andrini, 2021).

Implementing Government Accounting Standards (SAP) is intended to enhance the quality and transparency of financial reporting. However, in practice, the success of this implementation largely depends on the competence of the human resources involved. Several studies have highlighted that low levels of accounting knowledge, insufficient training, and limited experience among village officials are significant obstacles in achieving financial reporting quality (Rifandi, 2019; Teguh, 2022). An Audit Board of Indonesia (BPK) report in 2023 revealed that 75% of village governments still struggle with SAP-compliant reporting, mainly due to a lack of understanding and capacity among staff. Such issues are also evident in Serdang Bedagai Regency, particularly in Bintang Bayu Sub-district, where problems like inaccurate recordkeeping, misrecognition of revenue and expenditures, and delays in report submission persist. These realities underscore the urgency of evaluating the factors influencing financial reporting quality at the village level. From a theoretical perspective, public sector accounting suggests that the quality of financial reports is determined by the accounting standards adopted and the competency of the personnel responsible for preparing them (Kaifah, 2020). While SAP provides a uniform guideline, its practical application is highly contingent on the human capacity to comprehend and apply it appropriately. Studies by Lestari (2022) and Rahayu et al. (2020) note that inadequate training and insufficient supervision hinder optimal implementation. Despite the numerous studies in this domain, empirical findings remain inconclusive. Research conducted by Hamid et al. (2023) and Agus et al. (2024) found that SAP implementation significantly positively affects financial reporting quality. In contrast, other studies, including those by Bame et al. (2021) and Rosyidah (2023), concluded that SAP implementation had no significant impact. Similarly, while some scholars such as Nokas et al. (2022) and Ariada & Darmawan (2023) found a significant relationship between human resource competency and financial reporting quality, others like Harun (2021) and Widagdo et al. (2016) found otherwise. Given the empirical inconsistencies and the lack of research specifically focusing on Bintang Bayu Sub-district, this study aims to examine the influence of Government Accounting Standards implementation and human resource competency on the quality of village financial reports in the region. The findings are expected to provide theoretical insight and practical implications for improving village financial governance in Indonesia.

## II. Literature Review and Hypothesis Development

### 2.1. Stewardship Theory

Stewardship theory provides a conceptual basis for understanding the behavior of public sector managers as stewards who act in the best interests of stakeholders, rather than pursuing self-interest. In public financial management, village officials are expected to act as stewards who manage public resources transparently and responsibly (Davis et al., 1997; Ariada & Darmawan, 2023). The practical implementation of Government Accounting Standards (SAP) and the competence of human resources are considered essential indicators of such stewardship behavior. Prior studies affirm that adherence to SAP and the presence of qualified personnel significantly improve financial reporting quality in local government institutions (Zulkarnain & Ningrum, 2020; Vidyantari et al., 2024).

### 2.2. Public Sector Accounting Theory

Public sector accounting theory emphasizes transparency, accountability, and efficient public resource management (Mardiasmo, 2018). Unlike private sector accounting, the focus is on public trust and regulatory compliance. The adoption of SAP, as mandated by Government Regulation No. 71 of 2010, provides a framework for generating reliable and comprehensible financial statements that meet qualitative

characteristics such as relevance, faithful representation, comparability, and understandability (Erawati & Hamanay, 2022; Kumaradewi & Halim, 2018). Prior studies affirm that uniformity and clarity in public financial reports reduce corruption risks and improve fiscal credibility (Hendri & Erinos, 2020; Nindiawati, 2020).

### 2.3. Government Accounting Standards (SAP)

SAP serves as the foundation for financial reporting in Indonesian government institutions. Based on PP No. 71/2010, SAP incorporates accrual-based accounting to enhance accuracy and fiscal transparency. Compared to cash-based systems, accrual accounting provides a more comprehensive view of financial performance by recognizing revenue and expenses when they occur, regardless of cash flows (Amrih, 2023; Rosana & Bharata, 2023). Despite these advantages, implementation challenges persist due to technical complexity and limited human capacity (Henukh et al., 2020). SAP also relies on principles such as historical cost, realization, substance over form, periodicity, and consistency—all essential in producing high-quality public sector financial statements (Subhi & Yuhertiana, 2021; Frank, 2019; Madah Marzuki et al., 2021; Fischer et al., 2023).

### 2.4. Human Resource Competency

Human resource competency refers to the knowledge, skills, and ethical behavior required to produce high-quality financial reports. It encompasses understanding accounting principles, using information systems, and applying analytical thinking (Kambey et al., 2023; Hitawasana & Dewi, 2023). Competent staff are more likely to comply with SAP, reducing errors and improving accountability (Pujanira & Taman, 2017). Additional attributes such as adaptability, communication skills, teamwork, and leadership contribute to financial reporting effectiveness (Annalia, 2020; Rizki et al., 2023). Training and education programs are essential for improving the capacity of village officials in line with regulatory expectations (Alamsyah et al., 2017; Nuroniyah, 2023).

### 2.5. Quality of Financial Reports

Financial report quality reflects the extent to which financial statements are relevant, reliable, timely, and transparent. In the public sector, high-quality financial reports enable better policymaking, improve accountability, and build public trust (Zubaidah & Nugraeni, 2023; Mariam, 2022). Quality is often reflected through the audit opinions issued by Indonesia's Supreme Audit Agency (BPK), with an Unqualified Opinion as the highest standard. According to Government Regulation No. 71/2010, financial statements must meet four qualitative characteristics: relevance, faithful representation, comparability, and understandability (Rosana & Bharata, 2023; Widhiastuti & Pradnyawati, 2023). Studies show that the implementation of SAP and the presence of competent staff significantly affect financial reporting quality in the village government context (Arista et al., 2023). Grounded in stewardship theory and public sector accounting theory, this study proposes that implementing Government Accounting Standards (SAP) and the competency of human resources are key determinants of financial reporting quality at the village government level. The following hypotheses are formulated:

H<sub>1</sub>: Implementing Government Accounting Standards (SAP) positively and significantly affects the quality of financial reports.

H<sub>2</sub>: Human resource competency has a positive and significant effect on the quality of financial reports.

### III. Research Method

#### 3.1. Research Design and Population

This study employs a quantitative approach to examine the influence of Government Accounting Standards (SAP) implementation and human resource competency on the quality of village financial reports. The research was conducted in Bintang Bayu Sub-district, Serdang Bedagai Regency, Indonesia. The population comprises all 19 villages in the sub-district, each representing a financial administration unit responsible for preparing financial statements. A total of 19 villages were involved, making this a census-based study. The unit of analysis consists of village officials directly engaged in financial reporting activities. This census sampling method was chosen to ensure comprehensive and representative data coverage, following the recommendation of Sugiyono (2019).

#### 3.2. Data Collection and Instrumentation

The study utilized primary data from structured questionnaires distributed to village financial officers. The questionnaire was delivered electronically (via Google Forms) and in printed format. Each item was measured using a five-point Likert scale, where 1 = Strongly Disagree and 5 = Strongly Agree. The instrument consisted of SAP implementation, Human resource competency, and Financial reporting quality. These sections were developed based on theoretical indicators from Government Regulation No. 71 of 2010 and validated sources.

#### 3.3. Operational Definitions and Variable Measurement

The operational definitions of the study variables are as follows:

- Financial Reporting Quality (Dependent Variable): Refers to the extent to which village financial reports meet the qualitative characteristics outlined in Government Regulation No. 71 of 2010, including relevance, faithful representation, comparability, and understandability.
- Government Accounting Standards Implementation (Independent Variable 1): Refers to compliance with SAP principles in preparing village financial reports, such as accrual basis, systematic classification, and consistency in financial reporting.
- Human Resource Competency (Independent Variable 2): Refers to the knowledge, skills, and professional behavior of village personnel involved in financial reporting (Chintya & Maria, 2023).

#### 3.4. Data Analysis Techniques

The data analysis in this study involved several statistical procedures. Instrument validity was tested using Pearson Product-Moment correlation (Corrected Item-Total Correlation), with items deemed valid if the correlation coefficient was equal to or greater than the critical r-value ( $\alpha = 0.05$ ) and the p-value was less than 0.05 (Nugroho & Mawardi, 2021). Reliability was assessed using Cronbach's Alpha, with a coefficient of 0.70 or higher indicating acceptable internal consistency (Ghozali, 2018). Classical assumption tests included the Shapiro-Wilk test and histogram analysis for normality, where data were considered normally distributed if  $p > 0.05$ . Multicollinearity was assessed using the Variance Inflation Factor (VIF) and Tolerance values; VIF values below 10 and Tolerance values above 0.10 indicated no multicollinearity. Hypothesis testing employed multiple linear regression to examine the effect of SAP implementation and human resource competency on financial reporting quality, using the model  $Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \epsilon$ . Individual significance was evaluated using the t-test, where p-values below 0.05 indicated statistically significant effects. The coefficient of determination

(R<sup>2</sup>) was used to measure the proportion of variance in the dependent variable explained by the independent variables, with higher R<sup>2</sup> values indicating stronger model fit.

#### IV. Results and Discussion

##### 4.1. Result of Research

##### 4.1.1. Normality Test

A normality test is a statistical procedure that evaluates whether a data set has a distribution pattern that conforms to a normal distribution. The normal distribution, also known as the Gaussian distribution, plays an important role in statistical analysis, as many inferential techniques, such as the t-test and analysis of variance (ANOVA), require the data being analyzed to be normally distributed.

**Table 1. Normality Test Results**

	Tests of Normality					
	Kolmogorov-Smirnova			Shapiro-Wilk		
	Statistics	df	Sig.	Statistics	df	Sig.
Implementation of Government Accounting Standards	.120	40	.154	.950	40	.077
Human Resources Competence	.126	40	.113	.953	40	.096
Quality of Financial Reports	.109	40	.200*	.954	40	.107
*. This is a lower bound of the true significance.						
a. Lilliefors Significance Correction						

Based on the results of the normality test in Table 3, the sig value for the government accounting standards implementation variable is 0.077, the sig value for the human data source competency variable is 0.096, and the sig value for the financial report quality variable is 0.107. All three sig values are greater than 0.05, thus it can be concluded that the Implementation of Government Accounting Standards, Human Resource Competence, and Financial Report Quality are typically distributed.

##### 4.1.2. Multicollinearity Test

The multicollinearity test is a method in regression analysis used to identify a high linear correlation between two or more independent variables. Multicollinearity analysis uses the Variance Inflation Factor (VIF) and Tolerance Value.

**Table 2. Multicollinearity Test Results**

Coefficientsa								
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics		
	B	Std. Error	Beta			Tolerance	VIF	
1	(Constant)	.321	3,731		.086	.932		
	Implementation of Government Accounting Standards	.422	.143	.500	2,959	.005	.216	4,624
	Human Resources Competence	.524	.219	.405	2,398	.022	.216	4,624
a. Dependent Variable: Quality of Financial Reports								

Based on the analysis results in Table 2, it is known that the tolerance and VIF values of the variables Implementation of Government Accounting Standards (X1) and Human Resource Competence (X2) are 0.216 and 4.624. This indicates that all tolerance values obtained are > 0.1 and the VIF value is < 10, so it is concluded that there is no multicollinearity disorder.

#### 4.1.3. Hypothesis Testing

##### 1. Multiple Linear Test

Multiple linear regression is a statistical technique to evaluate the relationship between one dependent variable and two or more independent variables. This method aims to understand the effect of changes in the independent variables on the dependent variable and estimate the value of the dependent variable based on the given values of the independent variables.

**Table 3. Results of Multiple Linear Regression Analysis**

Model		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.321	3,731		.086	.932
	Implementation of Government Accounting Standards	.422	.143	.500	2,959	.005
	Human Resources Competence	.524	.219	.405	2,398	.022

a. Dependent Variable: Quality of Financial Reports

The results of the analysis in Table 3, then the multiple linear regression equation can be formed as follows:

$$Y = 0.321 + 0.422X1 + 0.524X2$$

Based on the multiple linear regression equation above, it can be interpreted as:

1. The constant value of 0.321 indicates that if all independent variables, namely the Implementation of Government Accounting Standards (X1) and Human Resource Competence (X2), have a value of 0, then the Quality of Financial Reports (Y) will have a fixed value of 0.321 units.
2. The regression coefficient of the Government Accounting Standards Implementation variable (X1) has a positive value of 0.422, indicating that if other variables remain constant and the Government Accounting Standards Implementation variable (X1) increases by 1 unit, the Quality of Financial Reports (Y) will increase by 0.422 units.
3. The regression coefficient of the Human Resources Competence variable (X2) has a positive value of 0.524, indicating that if other variables remain constant and the Human Resources Competence variable (X2) increases by 1 unit, the Quality of Financial Reports (Y) will increase by 0.524 units.

##### 2. t-test

The partial t-test, also known as the t-test, is a statistical technique used to measure whether an independent variable significantly affects the dependent variable in a regression model. This test assesses the contribution of each independent variable individually, providing a clearer understanding of its impact on the dependent variable. The t-table value at  $df = n - k - 1 = 40 - 2 - 1 = 37$  and  $\alpha = 0.05$  is 2.026. The results of the t-test can be seen in Table 4.

**Table 4. T-Test Results**

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.321	3,731		.086	.932
	Implementation of Government Accounting Standards	.422	.143	.500	2,959	.005
	Human Resources Competence	.524	.219	.405	2,398	.022

a. Dependent Variable: Quality of Financial Reports

The SPSS output in Table 4 shows that:

1. The variable of Implementation of Government Accounting Standards (X1) obtained a calculated t value of 2.959 > t table (2.026), and the significance value obtained was 0.005 < 0.05, so H1 is accepted, so it can be concluded that the Implementation of Government Accounting Standards has a significant effect on the quality of financial reports.
2. The Human Resources Competence variable (X2) obtained a calculated t value of 2.398 > t table (2.026), and the significance value obtained was 0.022 < 0.05, so H2 is accepted, so it can be concluded that Human Resources Competence has a significant effect on the quality of financial reports.
3. Coefficient of Determination Test

The coefficient of determination test is a statistical method used to measure how the independent variables in a regression model can explain the variation in the dependent variable. The coefficient of determination indicates the proportion of the total variance in the dependent variable that the independent variables can explain.

**Table 5. Results of the Determination Coefficient Analysis**

Model Summary				
Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.879a	.772	.760	4,330

a. Predictors: (Constant), Human Resource Competence, Implementation of Government Accounting Standards

The analysis results in the table above yield a coefficient of determination or R-Square (R<sup>2</sup>) of 0.772, indicating that implementing government accounting standards and human resource competency contribute 77.2% to the quality of financial reports. The remaining 22.8% is influenced by other variables not included in this study. This also indicates that the model used in this study is increasingly effective in explaining the variability of the dependent variable.

#### 4.2. Discussion

##### 4.2.1. The Effect of Government Accounting Standards (SAP) Implementation on Financial Reporting Quality

The results of this study indicate that implementing Government Accounting Standards (SAP) has a significant positive effect on the quality of village financial reports in Bintang Bayu Sub-district. Simple linear

regression analysis shows a coefficient value of 0.422, suggesting that for every 1-point increase in SAP implementation, the quality of financial reporting improves by 42.2%. The t-test confirms this relationship, with a calculated t-value of 2.959, which exceeds the critical t-table value of 2.026, and a p-value of 0.005 ( $< 0.05$ ), thereby supporting the first hypothesis ( $H_1$ ). Theoretically, this finding aligns with Stewardship Theory and Public Sector Accounting Theory, which highlight the role of accountability, transparency, and public trust in government financial management. The consistent and accrual-based application of SAP, as regulated in Government Regulation No. 71 of 2010, reflects the village officials' commitment to professionalism and ethical financial reporting. These results are consistent with prior studies by Munggaran et al. (2020), Ariada & Darmawan (2023), and Pujanira & Taman (2017), all of which emphasize that SAP implementation enhances the credibility and accuracy of government financial statements. Nevertheless, contrasting results are found in studies by Rosyidah (2023) and Bame et al. (2021), which found no significant influence of SAP on reporting quality. This discrepancy may stem from contextual variables such as the level of understanding of SAP, limited training, or inconsistent reporting practices in their respective regions. In the case of Bintang Bayu, the relatively high awareness and involvement of village officials in SAP implementation likely contributed to the statistical significance found in this study. Thus, the evidence supports the assertion that improving financial reporting quality at the village level relies heavily on SAP's practical and consistent application as a technical and ethical reporting framework.

#### 4.2.2. The Effect of Human Resource Competency on Financial Reporting Quality

The analysis also reveals that human resource competency significantly affects the quality of village financial reporting. The regression coefficient 0.524 suggests that a 1-point increase in HR competency corresponds to a 52.4% improvement in financial report quality. This relationship is statistically confirmed through the t-test, where the calculated t-value is 2.398, greater than the t-table value of 2.026, and the p-value is 0.022 ( $< 0.05$ ). Therefore, the second hypothesis ( $H_2$ ) is accepted. These findings corroborate the studies of Pujanira & Taman (2017), Ariada & Darmawan (2023), and Diana Nokas et al. (2022), which demonstrate that HR competency—covering technical knowledge, experience, and adaptability—is a key determinant of public sector reporting quality. In this study, competency includes formal education, experience with village financial systems, participation in training programs, and the ability to apply accrual-based accounting principles. However, this conclusion diverges from research by Harun (2021) and Widagdo et al. (2016), which found no significant effect of HR competency. Such differences could be attributed to institutional environments, variation in training intensity, or the robustness of internal control systems across regions. From a theoretical standpoint, the findings reinforce Stewardship Theory and Public Sector Accounting Theory, which assert that accountable financial management is only achievable when public servants possess adequate integrity and technical competence. In practice, these results underscore the necessity of enhancing human capacity through structured accounting training, continuous mentoring in SAP implementation, and professional development. Policymakers and local governments should utilize these findings to design strategic HR development programs that foster transparent and accountable financial reporting at the village level.

## V. Conclusion

This study investigated the influence of Government Accounting Standards (SAP) implementation and human resource competency on the quality of financial reporting at the village level, specifically in Bintang Bayu Sub-district, Serdang Bedagai Regency. The findings demonstrate that SAP implementation and HR competency significantly and positively impact financial report quality. SAP contributes to improved accuracy, transparency, and accountability in financial statements, while competent human resources enhance compliance with technical standards and reporting practices. Theoretically, the results reinforce the relevance of Stewardship Theory and Public Sector Accounting Theory in explaining financial behavior in local

governance. Implementing accrual-based SAP, supported by capable and ethically driven personnel, leads to higher-quality financial information that meets stakeholders' expectations. These findings support previous empirical studies emphasizing the importance of regulatory compliance and capacity building in public financial management. Practically, the study provides valuable insights for local governments and policymakers. Strengthening SAP implementation through consistent supervision and technical guidance, alongside continuous HR development programs such as training and certification, can significantly improve the quality of village financial reports. This, in turn, will foster greater public trust and support effective decision-making. Future research is encouraged to expand the model by incorporating additional variables such as internal control systems, audit functions, or digital accounting platforms to enhance financial accountability at the grassroots level.

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