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The Effect of Human Resource Competencies and Accounting Information Systems on The Quality of Financial Reporting with Good Corporate Governance as a Moderating Variable

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Abstract

Purpose – *This study aims to examine how human resource competencies and accounting information systems affect the quality of financial reporting. And assess how good corporate governance moderate the effects of human resource competencies and accounting information systems on financial reporting quality.*

Design/methodology/approach – *This study employs quantitative research methods, utilizing primary data collected through social media from employees of the finance and accounting division in financial institutions and accounting students. 35 respondents answered the survey. To analyze the data, the researchers used PLS-SEM Version 3.0.*

Findings – *The findings reveal that human resource competencies significantly enhance the quality financial reporting and accounting information systems insignificantly enhance the quality financial reporting. Good corporate governance serves as a homologist moderator and predictor moderator that cannot strengthen the relationship between human resource competencies, accounting information systems and financial reporting quality.*

Research limitations/implications – *This research is expected to contribute to the academic literature and aid in developing a more comprehensive theoretical model for understanding similar issues. This research can serve as a reference for testing variables of human resource competencies and accounting information systems as independent variables, financial reporting quality as a dependent variable, and good corporate governance as a moderating variable. It is particularly relevant for employees in the finance and accounting division of financial institutions and accounting students.*

INTRODUCTION

The quality of financial reporting is a critical factor in ensuring a company's sustainability, as it reflects the level of transparency and accountability within the organization. Financial reports, which represent the culmination of the accounting process, play a pivotal role in measuring and evaluating performance across profit and non-profit institutions. Moreover, these reports serve as a fundamental basis for economic decision-

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making in subsequent periods (Faisal et al., 2023). The information presented in financial statements acts as a form of accountability, addressed to both internal stakeholders such as company owners, managers, and employees, and external stakeholders including investors, creditors, government entities, and customers. These stakeholders rely on the financial statements to assess the company's operational activities and overall financial health (Rizkianti, 2024).

However, in practice there are many phenomena related to financial reporting where there are still many companies, especially in the banking industry, that face obstacles in presenting quality financial reporting due to various factors, one of which is the existence of fraudulent practices. Reporting form TangselXpress.com (2024), one of the corporate scandals regarding financial statements in Indonesia is the case of double financial statements carried out by Bank Lippo in 2002 where it was found that the bank had issued two different financial reports for the same period. The financial statements issued to the public turned out to hide the bank's actual losses by inflating assets and revenues. The case began when Bank Lippo issued three different versions of its financial statements as of September 30, 2002, including (1) a report to the public (mass media) on November 28, 2002: net income of Rp. 98 billion, (2) a report to BEJ on December 27, 2002: net loss of Rp. 1.3 trillion, and (3) an audit report on January 06, 2003: net loss of Rp. 1.237 trillion. This significant difference is mainly due to a decrease in repossessed assets (AYDA) from Rp. 2.393 trillion to Rp. 1.42 trillion. This case was a serious breach of business ethics as the bank had violated the principles of transparency and accountability by issuing financial statements that misled investors. This has damaged public confidence in the Indonesian capital market. Some of the forms of ethical violations identified in the case include manipulation of financial statements where Bank Lippo issued misleading financial statements to the public by declaring profits, when in fact it suffered large losses, as well as violations of the principle of transparency where management was not transparent in disclosing material information related to a very significant decline in AYDA. This case provides important lessons about the importance of integrity in financial reporting, information transparency, and good corporate governance. A concerted effort is needed from regulator, market participants, and all stakeholders to strengthen the supervisory and law enforcement system in the capital market.

In addition to the case committed by Bank Lippo, there is also a similar case that occurred recently, namely in 2018 by Bank Bukopin. Quoted from CNBC (cnbcindonesia.com (2018)), bank Bukopin modified its financial statements. Actually, this modification of financial statements is not new in the banking industry in Indonesia. This action is said to be done to beautify the company's performance. The modification carried out by Bank Bukopin is a modification of credit card data that has been going on for years. The modification caused Bukopin's commission-based credit position to increase improperly. According to information obtained by CNBC Indonesia from parties familiar with this issue, the modification of credit card data at Bukopin has been carried out more than 5 years ago starting in 2018. The number of modified credit card was also quite large at over 100,000 cards. Interestingly, this incident escaped multiple layers of scrutiny and audits over the years. But in the end, the case was discovered by Bukopin's internal in 2017. Bukopin's management manfully and sincerely revised the financial statements from 2015,

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2016, and 2017. Bank Bukopin revised down its 2016 net profit to Rp. 183.56 billion from Rp. 1.08 trillion. The biggest decline was in fees and commissions income which is income from credit cards. This income fell from Rp. 1.06 trillion to Rp. 317.88 billion. In addition to the credit card issue, revisions also occurred in the financing of Bank Syariah Bukopin (BSB) subsidiaries related to the addition of the balance of allowance for impairment losses on certain debtors. As a result, the allowance for impairment losses on loan assets was revised to increase from Rp. 649.05 billion to Rp. 797.65 billion. This caused the company's expenses to increase by Rp. 148.8 billion.

The Financial Services Authority (OJK) continues to strengthen the banking industry by enhancing the integrity of bank financial reporting through the issuance of Financial Services Authority Regulation (POJK) Number 15 of 2024. POJK 15/2024 on bank Financial Reporting Integrity was introduced to address the critical role of financial information and bank financial reports in decision-making processes for both regulators and stakeholders. This regulation underscores the need for precision and reliability in the preparation of financial information and the development of financial reports with high integrity (Antaranews.com).

Previous research has produced mixed finding regarding the combined effects of human resource competencies and accounting information systems on financial reporting. Human resource competencies and the quality of financial reporting were found to be strongly positively correlated by (Santoso et al., 2020) and (Shafwan et al., 2023). However, research (Faisal et al., 2023) and (Zumaira & Rahmawaty, 2022) shows that human resource competencies has little impact on the quality of financial reporting. Accounting information systems enhances the quality of financial reporting, according to studies by (Andari et al., 2022), (Sagara, 2015), and (Wati et al., 2021); nevertheless, (Ramadani et al., 2022) reached a different conclusion. This indicates the need for moderation variables to explain stronger relationships. Good corporate governance was choses because it plays a role in improving the quality of financial statements and increasing transparency, as supported by (Mursidah & Khairina, 2018), (Tullah et al., 2018), and (Sujana, 2021) which show that with the implementation of good corporate governance where companies can account for financial reports in a transparent, accountable, responsible, independent, and fair manner, it will improve the quality of the company's financial statements.

With the phenomenon and some differences in the results of previous studies, researchers are interested in conducting research, namely the effect of human resource competencies, accounting information systems, and good corporate governance on the quality of financial reporting.

LITERATUR REVIEW

Agency theory

Agency theory is a theory that explains the relationship that occurs between the company management as an agent and the company owner as the principal (Purba, 2023). The principal is the party that gives orders to the other parties, namely the agent to carry out all activities on behalf of the principal. The owner of the company, namely the principal, always wants to know all the information regarding the company's activities, including management activities I terms of operating the funds invested in the company. Through the accountability report made by management as an agent, the principal gets the information he needs and at the same time as an assessment tool for the performance carried out by the agent in a certain period (Purba, 2023).

Financial Reporting Quality

The quality of financial reporting is an activity of reporting financial information to meet the needs of users (user's need) while providing protection to owners (investor's protection) based on the qualitative characteristics of financial information and full and fair disclosure (Yadiati & Mubarok, 2017). The relationship between agency theory and financial reporting quality emphasizes the importance of transparency and accountability to reduce conflicts of interest between agents and principals.

Human Resource Competencies

According to (Nugroho & Anwar, 2024) in his book entitled "Human Resources and Organizations: Building Organizational Culture and Superior Human Resources" defines HR competence as a ability, skills and character possessed by HR to carry out their work well. According to Hutapea and Thoha (2008: 28) in (Andini & Yusrawati, 2016), revealed that there are three main components of competency formation, namely the knowledge a person has, abilities, and individual behavior. The relationship between agency theory and human resource competencies highlights the importance of human resource competencies in managing the relationship between owners as principals and managers as agents. High human resource competencies allow more efficient management of the organization.

Accounting Information Systems

Accounting information system (AIS) is a framework for coordinating resources (data materials, equipment, suppliers, personnel, and funds) to convert inputs in the form of economic data into outputs in the form of financial information used to carry out the activities of an entity and provide accounting information for interested parties (Endaryati, 2021). The relationship between agency theory and accounting information systems highlights the importance of transparent and accurate accounting data management to reduce information asymmetry between related parties.

Good Corporate Governance

Good Corporate Governance (GCG) is a set of systems that regulate, manage and supervise the business control process of a company to provide added value, as well as a form of attention of stakeholders, employees, creditors, and the surrounding community in order to create a pattern or management work environment that is clean, transparent, and professional (Tsauri, 2013). The relationship between agency theory and good corporate governance emphasizes the importance of supervision and transparent financial reporting to minimize conflicts of interest.

Hypotheses development

Human resources competence in relation to the quality if financial reporting highlights the relationship between the principal (employee) and the agent (company). Improving human resource competence is essential to ensure that employees can fulfill their responsibilities to the company, such as producing high-quality financial reports. The

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competence of individuals involved in the preparation of financial reports tends to maximize their abilities. Therefore, it can be concluded that human resource competencies significantly influence the quality of financial reporting. This relationship indicates that better human resource competence leads to higher-quality financial reporting. Research conducted by (Santoso et al., 2020) stated that human resource competence has a significant positive effect on the quality of financial reporting. In line with that, (Shafwan et al., 2023) stated that HR competence partially affects the quality of financial reporting. Based on this statement, the researcher takes the following hypothesis:

H$_1$: Human Resource Competence has a positive effect on Financial Reporting Quality.

Accounting information systems have an impact on the quality of financial reporting. The optimal use of accounting information systems provides convenience for users to access and manage financial information quickly, precisely Therefore, it can be said that there is a close relationship that affects the accounting information system on the quality of financial reporting. The results of research conducted by (Sagara, 2015) stated that the accounting information system has a significant effect on the quality of financial reporting. Other studies by (Andari et al., 2022) and (Wati et al., 2021) also stated consistent results that the quality of the accounting information system has a positive effect on the quality of financial reporting. Based on this explanation, the researcher takes the following hypothesis:

H$_2$: Accounting Information Systems have a positive effect on the Quality of Financial Reporting.

One of the principles of good corporate governance is accountability, which states that companies must clearly and thoroughly define the duties and responsibilities of each employee (Pitriani, 2021) This align with the three main components of competency formation: knowledge possessed by a person, skills, and individual behavior (Andini & Yusrawati, 2016) when the human resource competency is strong, it is often accompanied by improved financial reporting quality. Thus, it can be concluded that good corporate governance can positively influence the relationship between human resource competency and the quality of financial reporting. Research conducted by (Santoso et al., 2020) stated that human resource competence has a significant positive effect on the quality of financial reporting. In line with that, (Shafwan et al., 2023)stated that HR competence partially affects the quality of financial reporting. And research by (Mursidah & Khairina, 2018)stated that good corporate governance has a positive and significant effect on the quality of financial reporting, and the results of research by (Tullah et al., 2018) and (Sujana, 2021)also stated that good corporate governance affects the quality of financial reporting. Based on this explanation, the researcher takes the following hypothesis:

H$_3$: Good Corporate Governance strengthens Human Resource Competence on Financial Reporting Quality.

Accounting information system is an essential component for a company as it helps facilitate the company's operations and decision-making processes, including the preparation of financial reports, thereby ensuring high-quality financial reporting. Additionally, the implementation of good corporate governance is crucial for improving the quality of financial reporting. Therefore, it can be concluded that good corporate

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governance can positively influence the relationship between accounting information systems and the quality of financial reporting. The results of research conducted by (Sagara, 2015) stated that the accounting information system has a significant effect on the quality of financial reporting. Other studies by (Andari et al., 2022) and (Wati et al., 2021) also stated consistent results that the quality of the accounting information system has a positive effect on the quality of financial reporting. And research by (Mursidah & Khairina, 2018) stated that good corporate governance has a positive and significant effect on the quality of financial reporting, and the results of research by (Tullah et al., 2018) and (Sujana, 2021) also stated that good corporate governance has an effect on the quality of financial reporting. Based on this explanation, the researcher takes the following hypothesis:

H4: Good Corporate Governance strengthens the Accounting Information System on the Quality of Financial Reporting.

RESEARCH METHOD

The unit of analysis used in this study is individuals with employees in the finance and accounting divisions of financial institutions and accounting students as subjects. The subjects and objects of this study are human resource competencies and accounting information systems as independent variables on the quality of financial reporting as the dependent variable and good corporate governance as a moderating variable. The variables used in this study are as follows:

Table 1. Variable Measurement

Type	Variable	Dimension	Source
Independent Variables	Human Resource Competencies	1. Knowledge 2. Skill 3. Attitude	(Idward, 2017)
	Accounting Information Systems	1. Hardware 2. Software 3. Brainware 4. Procedure 5. Database	(Puteri, 2019)
Dependent Variable	Financial Reporting Quality	1. Relevance. 2. Faithful 3. Representation. 4. Understandability 5. Comparability	(Abed et al., 2022)
Moderating Variables	Good Corporate Governance	1. Transparency 2. Accountability 3. Responsibility 4. Independency 5. Fairness	(Pitriani, 2021)

The data analysis method used in this study was the Partial Least Square (PLS)

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methodology. PLS is a structural equation modeling (SEM) solution method that is better suited for this study than other SEM approaches. With the following equation, there is a test model as follows:

$$KPK = \beta_0+\beta_1 KSDM+\beta_2 SIA+\beta_3 KSDM*GCG+\beta_4 SIA*GCG+\varepsilon$$

RESULTS

Respondent Demographics

This study obtained a total of 35 respondents with 9 respondents from several employees of the accounting and finance division in financial institutions and 26 respondents from accounting students. With the number of male respondents as many as 7 people and female respondents as many as 28 people, the majority of respondents are under 25 years old. Of that number, 13 respondents are high school graduates and 22 respondents are bachelor's graduates.

Convergent Validity and Reliability Testing

Data processing findings demonstrated that all indicators and dimensions created latent variables, with loading factor >0.7 and AVE >0.5 meeting the validity of convergence (Hair et al., 2019). Additionally, the reliability test revealed that each variable had Cronbach's alpha and composite reliability values greater than 0.7, indicating the dependability of the data. All things considered, the assessment of the measurement model (outer model) verifies that all dimensions and indicators originate from latent variables.

The Hypothesis Test

The hypothesis in this study can be known from the calculation of the model using the PLS bootstrapping technique. From the results of the bootstrapping calculation, the statistical t value of each relationship or path will be obtained. This hypothesis testing is set with a significance level of 0.05. The hypothesis can be accepted if the original sample values is in line with the hypothesis. The results of the calculation for hypothesis testing in this study, using the direct effect of the independent variable on the dependent variable and the moderating variable obtained as follows:

Table 2. T test results (Individual)

Variable	Prediction	Original Sample (O)	P- *Values*
KSDM -> KPK	+	0.508	0.010
SIA -> KPK	+	0.386	0.226
GCG * KSDM -> KPK	+	0.172	0.418
GCG * SIA -> KPK	+	-0.107	0.660
R-Square		0.618	
Adjusted R- Square		0.552	

Source: SmartPLS Data Processing Results, 2024
Caption: KSDM = Human Resource Competencies; SIA = Accounting Information Systems; KPK = Financial Reporting Quality; GCG = Good Corporate Governance

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Explanatory

Based on the hypothesis testing, it is found that the effect of Human Resource Competencies on Quality of Financial Reporting, the original smple result is 0.508 and the p-values is 0.010, meaning that the significance of 0.010<0.05, then H_1 is accepted, so it can be stated that Human Resource Competencies has a positive and statistically significant effect on Quality of Financial Reporting. The effect of Accounting Informatioan Systems on Quality of Financial Reporting, the original sample result is 0.386 and the p-value is 0.226, meaning that the signifinace 0.226>0.05, then H_2 is rejected, so it can be stated that Accounting Informatioan Systems has a positive effect nad statistically has no significant effect on Quality of Financial Reporting. The effect of Human Resource Competencies*Good Corporate Governance on Quality of Financial Reporting, obtained the original sample result is 0.172 and the p-values is 0.418, meaning that the significance of 0.418>0.05, then H_3 is rejected, so it can be stated that Good Corporate Governance cannot strengthen the relationship between Human Resource Competencies on Quality of Financial Reporting.the effect of Accounting Information System*Good Corporate Governance on Quality of Financial Reporting, obtained the original sample result is -0.107 and the p-value is 0.660, meaning that the significance of 0.660>0.05, so it can be stated that Good Corporate Governance cannot strengthen the Accounting Infromation Systems on Qualitiy of Financial Statement. The results of the R-Square (R^2) value for the Financial Reporting Quality variable is obtained 0.618, which can be stated to be in the medium category, this shows that 61.8% of the contribution of the influence of Human Resource Competencies and Accounting Information Systems on the Quality of Financial Reporting moderated by Good Corporate Governance. While the remaining 38.2% is explained by other variables outside this study.

DISCUSSIONS

Human Resource Competence has a positive and significant effect on the Quality of Financial Reporting

The results of testing the first hypothesis (H_1) in this study are that human resource competence has a positive and significant effect on the quality of financial reporting. This shows that the better the competence of the resources owned, the better the quality of the resulting financial reporting will be. Competent human resources with knowledge and skills in accounting are indispensable in producing good quality financial reporting. Knowledge such as understanding the main task as a compiler of financial statements and understanding the accounting cycle well as skills in preparing financial reports will support quality financial reporting results. The results of this study are in line with previous research conducted by (Santoso et al., 2020) which states that human resource competencies have a significant positive effect on the quality of financial reporting, and research by (Shafwan et al., 2023) which states that human resource competencies partially affect the quality of financial reporting.

Accounting Information Systems have a positive but insignificant effect on the Quality of Financial Reporting

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The results of testing the second hypothesis (H_2) in this study are that the Accounting Information Systems has a positive but insignificant effect on the Quality of Financial Reporting. In other words, the accounting information system has no effect on the quality of financial reporting. This shows that although the accounting information systems is one of the important supporting elements in producing good quality financial reporting, if in its use there are technical and non-technical obstacles and the accounting applications used are not well integrated, it can reduce the quality of financial reporting. Another thing that allows the accounting information systems not to affect the quality of financial reporting is because the use and operation of technology has not been maximized, this could be due to a lack of understanding and experience in using accounting information systems due to the lack of training on information technology (Ramadani et al., 2022). The result of this study is in line with previous research conducted by (Ramadani et al., 2022) which stated that accounting information systems have no effect on the quality of financial reporting.

Good Corporate Governance cannot strengthen the relationship between Human Resource Competence and Financial Reporting Quality

The results of testing the third hypothesis (H_3) in this study indicate that good corporate governance cannot strengthen the relationship between human resource competence and financial reporting quality. Good corporate governance acts as a homologous moderator. This finding suggests that the implementation of good corporate governance within the agency remains weak or is bot yet supported by an organizational culture that upholds the principles of good corporate governance. The reason for this result may include the superficial implementation of good corporate governance, where such policies serve merely as a formality without genuine application, conflicts of interest, or low management commitment. Additionally, good corporate governance often focuses on structural aspects without addressing the development of individual human resource competencies. The misalignment between the framework of good corporate governance and the competencies of human resource further exacerbates the issue. Moreover, an unsupportive organizational culture such as tolerance for violations or lack of appreciation for performance weakens the role of good corporate governance in improving financial reporting quality. Therefore, although good corporate governance has the potential to strengthen this relationship, its effectiveness depends heavily on proper implementation, human resource development, a supportive organizational culture, and strong management commitment.

Good Corporate Governance cannot strengthen the relationship between Accounting Information Systems and Financial Reporting Quality

The results of testing the fourth hypothesis (H_4) in this study indicate that good corporate governance cannot strengthen the relationship between accounting information systems and financial reporting quality. Good corporate governance acts as a predictor moderator. This finding highlights that challenge in implementing good corporate governance and accounting information systems remain significant obstacles for agencies in improving the quality of financial reporting. The reasons for this result may include weak implementation of good corporate governance principles in overseeing information systems or lack of management understanding of the importance of integrating information systems.

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Furthermore, good corporate governance often emphasizes macro policies and supervisory aspects, whereas the quality of accounting information systems relies more on technical design, data reliability, and user competence. If companies lack adequate technology or skilled human resources to operate accounting information systems, the quality of financial reporting may still be compromised, even with good corporate governance in place. Therefore, while good corporate governance has the potential to strengthen this relationship, its effectiveness is heavily dependent on consistent implementation, as well as adequate technological infrastructure and human resource competencies.

CONCLUSIONS

This study reaches the following conclusions: (1) Human resource competencies has a positive and statistically significant effect on the quality of financial reporting. (2) Accounting information systems have a positive but statistically insignificant effect on the quality of financial reporting. (3) Good corporate governance cannot strengthen the relationship between human resource competence and the quality of financial reporting. (4) Good corporate governance cannot strengthen the relationship between accounting information systems on financial reporting quality.

Theoretical Implications

The results of this study are expected to contribute to the academic literature and aid in developing a more comprehensive theoretical model for understanding similar issues. This research can serve as a reference for testing the variables of human resource competencies and accounting information systems as independent variables, financial reporting quality as the dependent variable, and good corporate governance as a moderating variable. It is particularly relevant for employees in the finance and accounting divisions of financial institutions and accounting students.

Managerial Implications

This research provides findings that are beneficial for universities and companies, particularly for employees in the finance and accounting divisions of financial institutions. It strengthens the understanding of the competencies of human resources within a company and the application of accounting information systems. When implemented optimally and integrated with the principles of good corporate governance across all business processes, these elements will produce outputs, particularly high-quality financial reporting. This, in turn, will contribute to the long-term growth and sustainability of the company, as well as its overall welfare.

Policy Implications

The results of this study can assist regulators and the government in enhancing the quality of financial reporting by establishing minimum competency standards for professionals through mandatory certification and continuous training programs. The government, as a regulator, should also promote the adoption of modern, secure, and internationally standardize information system to ensure the transparency and accuracy of financial reporting. Additionally, the government must strengthen oversight of good

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corporate governance practices, which can be achieved through transparent reporting requirements and the establishment of audit committees. By implementing these policies, regulators and the government can improve the quality of national financial reporting, enhance transparency, and foster public trust public in the financial sector.

Limitation

The limitation of this study is that all variables are measured using a questionnaire, so that the data obtained is the perception of the respondents. The respondents obtained are still not suitable or less targeted, where most of the respondents are only students with accounting majors who may not have direct experience in preparing financial reports in an agency/institution. Therefore, there may be potential subjectivity from the respondents regarding the question posed, and there were also challenges in waiting for responses from the respondents.

Suggestion

For future researchers, further research needs to be carried out by exploring other moderating variables in order to explain the role of financial reporting quality. Or if you want to use the title good corporate governance for research, it is advisable to use it as an independent variable. In addition, it can use different research objects and use more varied respondent criteria.

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