


Accounting Information Systems and Village Financial Reporting Quality: The Mediating Role of Human Resource Competence

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ARTICLE INFO	ABSTRACT
<p>Keywords: <i>Accounting Information System; Village Financial Report; HR Competence</i></p> <p>Article history: Received: April 2025 Revised: August 2025 Accepted: Nov 2025 Available online: Nov 2025</p>	<p><i>This study investigates the effect of Accounting Information Systems (AIS) on the quality of village financial reports with Human Resource Competence as a mediating variable. Using a quantitative explanatory design, data were collected from 75 villages across six districts in Tanah Lant Regency through structured questionnaires. Data were analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS 3.0. The results show that AIS has a significant direct effect on both HR competence and financial report quality. HR competence also positively affects report quality and mediates the influence of AIS on the quality of village financial reporting. These findings highlight the essential role of competent human resources in maximizing the benefits of AIS implementation. The study contributes to public-sector accounting literature by confirming HR competence as a significant mediating factor in AIS effectiveness.</i></p>

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INTRODUCTION

In today’s era of globalization, information technology is required to play a role in supporting village government activities. Accounting Information Systems (AIS) can provide effectiveness and efficiency in achieving organizational objectives. AIS can deliver timely, concise, and accurate information while also managing a large volume of data from village governments and related institutions. This enables stakeholders to make sound decisions in determining strategies and applicable policies. One of the most important requirements for both village governments and institutions is accounting information. The reports produced become the foundation for decision-making by village management as well as external parties.

One of the most crucial types of information for village governments is accounting information. Accounting reports form the basis of the decision-making process for both village management and external stakeholders such as local governments, supervisory institutions, and the public. AIS plays a role in planning, controlling, analyzing, decision-making, and presenting transparent financial reports. Therefore, the proper implementation of AIS enhances the effectiveness of village financial performance, reflects the quality of management, and directly impacts accountability as well as the overall performance of village governance (Maryam, Sellang, & Erfina, 2021)¹.

Each village receives substantial funds from district/city revenue-sharing allocations in the Regional Revenue and Expenditure Budget (APBD). following the enactment of Law No. 6 of 2014 concerning

development initiatives to improve the living standards of residents and promote the welfare of rural communities. According to Maryam, Sellang, and Erfina (2021)², village governments are required to prepare financial reports that are fair, transparent, and in accordance with government accounting standards.

To strengthen accountability in village financial management, the government, in collaboration with the Ministry of Home Affairs and the Financial and Development Supervisory Agency (BPKP), developed the Village Financial System (Siskeudes). The Siskeudes application is a software program designed specifically to help manage village finances in a more orderly, transparent, and accountable manner. With this application, the financial reports produced can become more relevant, reliable, and trusted by both the public and supervisory bodies (BPKP, 2020)³.

In the last decade, the Indonesian government has allocated a steadily increasing amount of village funds to support development and community welfare. Between 2015 and 2023, total village funds disbursed exceeded IDR 539 trillion (Ministry of Finance, 2023)⁴. However, technology adoption alone does not guarantee improvements in the quality of village financial reports. The 2023 report of the Audit Board of Indonesia (BPK) still identified various issues in the management of village funds, including delays in preparing reports, non-standardized recording, and weak internal controls. These issues are further exacerbated by the low competence of village human resources (HR), especially in accounting knowledge and digital system operations (BPK, 2023)⁵. If these problems are not addressed, the potential risks include: (1) increased corruption and misuse of village funds, which ultimately erodes public trust; (2) recording errors that render financial reports unreliable as a basis for decision-making; and (3) delays in village development due to ineffective budget allocation management.

Several empirical studies have found that although applications such as Siskeudes have been implemented, their effectiveness still depends on the competence of village officials and adequate internal control systems. For example, research by Adriansah et al. (2021)⁶ demonstrated that village officials' competence, internal controls, and AIS simultaneously have a positive effect on the accountability of village fund management. Similarly, Sholihah (2022)⁷ highlighted that village officials' competence, utilization of Siskeudes, and internal control significantly improve the quality of village financial reports. These findings confirm that technology alone is insufficient; there must also be improvements in HR capacity and strong control mechanisms to ensure accountability.

In the implementation of village AIS, particularly the Siskeudes application, HR competence plays a critical mediating role between technology adoption—such as Siskeudes and internal control systems—and the quality of financial reports produced. As explained by Tunya, Riharjo, and Ardini (2023)⁸, while the use of Siskeudes and internal control systems positively influences the quality of village financial reports, HR competence was not found to significantly moderate the relationship, though it remains an important aspect that requires serious attention from village officials. This finding implies that while technological tools and adequate controls are essential, without improving the competence of users (village officials), the efficiency and reliability of the system remain limited.

² M Maryam, K Sellang, and E Erfina, “Pengaruh Implementasi Aplikasi Sistem Keuangan Desa (Siskeudes) Terhadap Kualitas Laporan Keuangan Desa Di Kecamatan Maiwa,” *JIA: Jurnal Ilmiah Administrasi* 9, no. 3 (2021), <https://jurnal.umsrappang.ac.id/jia/article/view/559>.

³ Badan Pengawasan Keuangan dan Pembangunan (BPKP), *Pedoman Pengelolaan Keuangan Desa Melalui Aplikasi Siskeudes* (Jakarta: BPKP, 2020).

⁴ Kementerian Keuangan RI, *Realisasi Penyaluran Dana Desa 2015–2023* (Jakarta: Direktorat Jenderal Perimbangan Keuangan, 2023).

Previous studies have demonstrated that HR competence is key to ensuring the successful implementation of AIS. Wulandari and Jatmiko (2022)⁹ confirmed that HR competence and the use of information technology significantly affect the quality of village financial reports. Similarly, Ramadhani, Budiwitjaksono, and Sulistyowati (2024)¹⁰ emphasized that HR competence acts as a moderating variable that strengthens the effect of AIS on financial report quality. Thus, improving the quality of village financial reports requires not only technology adoption but also the enhancement of village officials' competence.

Furthermore, village financial management practices in Indonesia are in line with the global agenda toward e-governance and transparent governance. Failure to improve the quality of village financial reports could hinder the achievement of the Sustainable Development Goals (SDGs), particularly Goal 16, which focuses on effective, accountable, and transparent institutions.

Hypotheses Development

The Effect of Accounting Information Systems (AIS) on the Quality of Village Financial Reports

Accounting Information Systems (AIS) are a set of procedures and technologies used to collect, manage, store, and report an organization's financial data. The implementation of AIS is believed to improve the quality of financial reports because it produces information that is relevant, reliable, understandable, and timely (Romney & Steinbart, 2021)¹¹. In the context of village governance, the use of applications such as Siskeudes accelerates transaction data processing and minimizes recording errors, resulting in more accurate and accountable reports (BPKP, 2020)¹². Research by Maryam, Sellang, & Erfina (2021)¹³ also showed that the application of Siskeudes has a significant effect on the quality of village financial reports. Therefore, AIS is expected to contribute directly to the improvement of village financial reporting quality.

H1: Accounting Information Systems (AIS) affect the Quality of Village Financial Reports.

The Effect of Accounting Information Systems (AIS) on Human Resource (HR) Competence

The implementation of AIS within organizations does not rely solely on technology but also influences the knowledge, skills, and attitudes of the users involved. The more complex the system, the greater the demand for HR competence in understanding and operating it (Cahyadi et al., 2023)¹⁴. In other words, the use of AIS can serve as a learning medium for village officials to enhance their accounting, technological, and managerial abilities. Research by Irayani & Prayudi (2024)¹⁵ found that the competence of village officials improved along with the implementation of Siskeudes, as

⁹ Gustika Wulandari and Bambang Jatmiko, "The Influence of Human Resource Competency, Internal Control Systems, and Use of Information Technology on Quality of Village Financial Statements," in *Proceedings of the International Conference on Sustainable Innovation Track Accounting and Management Sciences (ICOSLAMs 2021)* (Atlantis Press, 2022), 158–163, <https://doi.org/10.2991/aebmr.k.211225.022>.

¹⁰ M. A. Ramadhani, G. S. Budiwitjaksono, and Erna Sulistyowati, "Effect of Accounting Understanding, Information Technology Use, and Education Level on the Quality of Financial Reports with Human Resource Competency as a Moderated Variable," *Asian Journal of Management Analytics* 3, no. 4 (2024): 1057–1072, <https://doi.org/10.55927/ajma.v3i4.11486>.

¹¹ Marshall B. Romney and Paul J. Steinbart, *Accounting Information Systems*, 15th ed. (Boston: Pearson, 2021).

¹² Badan Pengawasan Keuangan dan Pembangunan (BPKP), *Pedoman Pengelolaan Keuangan Desa Melalui Aplikasi Siskeudes* (Jakarta: BPKP, 2020).

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the application required them to be more skillful in financial recording and reporting. Thus, the use of AIS is expected to positively affect the improvement of HR competence.

H2: Accounting Information Systems (AIS) affect Human Resource (HR) Competence.

The Effect of Human Resource Competence on the Quality of Village Financial Reports

HR competence, which includes knowledge, skills, and attitudes, is an important factor in producing quality financial reports. Village officials with adequate educational backgrounds, training, and accounting experience are more capable of preparing reports in accordance with governmental accounting standards (Putra, Manuaba, & Yupitrika, 2024)¹⁶. HR competence has been shown to influence the quality of local government financial reports, especially when supported by adequate internal control systems (Setyorini, Rachmawati, & Soesatyo, 2023)¹⁷. Moreover, the quality of financial reports increases when HR competence is combined with effective use of information technology (Hasriani, Anto, & Zulminarni, 2022)¹⁸. These findings strengthen the argument that village financial reports can only be useful if they are prepared by competent officials in accounting and financial management.

H3: Human Resource Competence affects the Quality of Village Financial Reports.

The Effect of Accounting Information Systems (AIS) on the Quality of Village Financial Reports through HR Competence as a Mediating Variable

Although AIS can help produce faster and more accurate reports, its effectiveness is still highly dependent on the competence of the HR operating it. HR competence acts as a mediator ensuring that technology is optimally utilized to produce transparent and accountable reports (Safitri, 2023)¹⁹. Research by Entengo, Mahdalena, & Lukum (2023)²⁰ found that the implementation of Siskeudes significantly affects the quality of village financial reports if supported by adequate HR competence. In line with stewardship theory, the success of public organizations in achieving their objectives depends heavily on the quality of HR managing resources (Davis, Schoorman, & Donaldson, 1997)²¹. Therefore, it is suspected that AIS affects the quality of village financial reports not only directly but also indirectly through HR competence.

H4: Accounting Information Systems (AIS) affect the Quality of Village Financial Reports through Human Resource Competence as a Mediating Variable.

METHOD

Quantitative research is understood as a systematic study that emphasizes the measurement of variables and the analysis of numerical data. Its main objective is to identify patterns of relationships between variables and to draw generalizations that can be applied to a wider population. To ensure objectivity

¹⁶ Putra, I. G. B. A., I. M. Manuaba, and Yupitrika, "Human Resource Competency and Its Effect on Financial Reporting in Public Sector," *Jurnal Akuntansi Publik* 12, no. 4 (2024): 233–245.

¹⁷ Riris Setyorini, Fitri Rachmawati, and Yoyok Soesatyo, "Kompetensi Sumber Daya Manusia dan Kualitas Laporan Keuangan Pemerintah Daerah: Peran Sistem Pengendalian Internal sebagai Pemediasi," *Jurnal Reviu Akuntansi dan Keuangan* 13, no. 1 (2023): 72–86, <https://ejournal.umm.ac.id/index.php/jrak/article/view/21791>.

¹⁸ Hasriani, La Ode Anto, and Wa Ode Zulminarni, "Pengaruh Kompetensi SDM dan Pemanfaatan Teknologi Informasi terhadap Kualitas Laporan Keuangan pada Pemerintah Kabupaten Kolaka," *Jurnal Akuntansi dan Keuangan* 7, no. 1 (2022): 44–55, <https://jak.uho.ac.id/index.php/journal/article/view/151>.

and consistency of results, this approach employs statistical analysis techniques (Gnawali, 2022)²².

Research Design

This study employs a quantitative explanatory approach aimed at testing causal relationships among AIS, HR competence, and the quality of village financial reports. PLS-SEM was chosen because it is suitable for complex models and does not require data normality. The implementation process involves several stages, including:

a) **Model conceptualization**, which consists of two parts: 1). Designing the measurement model (outer model) to explain the relationship between indicators and latent variables. 2). Designing the structural model (inner model) to describe relationships between constructs based on theory.

b) **Model evaluation**, which is carried out through predictive testing using non-parametric characteristics to assess both validity and reliability in the outer model and the inner model (Ghozali & Latan, 2020).

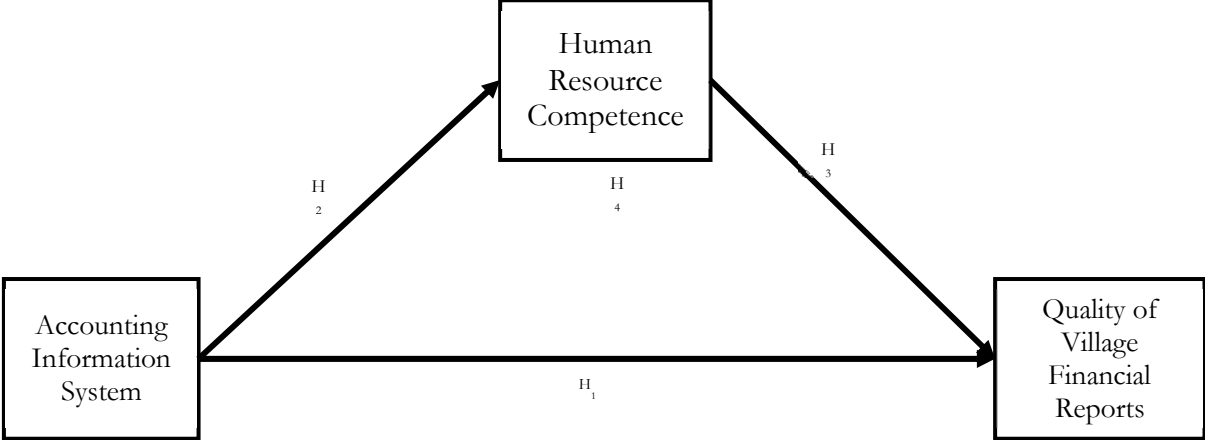


Figure 1 Research Framework Diagram

Participants/Sample Selection and Data Sources

The population of this study consists of all villages located in six districts of Tanah Laut Regency, totaling **75 villages**. Because each village has a designated treasurer who is directly involved in managing financial transactions and preparing financial reports, the study used a **census sampling technique**, where all village treasurers were selected as respondents. This sampling approach strengthens the internal validity of the findings by ensuring full representation of the entire population. The total number of samples that met the criteria was 75 villages located in 6 districts of Tanah Laut Regency, consisting of 9 villages in Bajuin, 20 villages in Pelaihari, 14 villages in Bati-Bati, 11 villages in Kurau, 9 villages in Tambang Ulang, and 12 villages in Takisung.

Instrumentation/Data Collection

The data used in this study are primary data in the form of a questionnaire containing questions about respondents' ability to understand Siskeudes and how the system works to produce reasonable village financial reports. Data in this study were obtained using two sources:

1. **Primary data**, collected through structured questionnaires distributed to village treasurers. The questionnaire was designed to measure constructs related to AIS, human resource competence, and financial reporting quality using a five-point Likert scale.
2. **Secondary data**, sourced from official documents, government regulations, academic journals, and textbooks used to support theoretical explanations and conceptual development.

1. **Quality of Village Financial Reporting:** measured through characteristics such as relevance, reliability, comparability, timeliness, and understandability, in accordance with governmental reporting standards.
2. **Accounting Information System:** Measured through indicators reflecting system integration, data accuracy, ease of use, and reliability of Siskeudes as utilized in village financial management.
3. **Human Resource Competence:** Measured by indicators related to accounting knowledge, information technology skills, accuracy in processing financial transactions, and ability to prepare financial reports according to regulations.

Data Analysis/Estimating Model/Variable Measurement

Data analysis in this study employed the Partial Least Squares (PLS) method. In addition to testing theoretical suitability, PLS is used to evaluate whether relationships exist between latent variables. The strength of this method lies in its ability to simultaneously analyze constructs built from reflective and formative indicators.

The stages of model testing include:

1. **Measurement Model (Outer Model)** – validity and reliability tests using convergent validity, average variance extracted (AVE), and discriminant validity.
2. **Structural Model (Inner Model)** – describing the relationships between latent variables according to theory, evaluated using R-square values for dependent variables and predictive relevance tests (Q-square).
3. **Hypothesis Testing** – conducted using Structural Equation Modeling (SEM) based on SmartPLS. A hypothesis is considered supported if the obtained t-statistic value is greater than the critical t-value (1.96 at the 5% significance level) (Ghozali & Latan, 2020)²³.

RESULTS

1. Outer Model

The convergent validity test is used to assess the extent to which each item truly reflects the same variable dimension. Only indicators with a high level of significance—generally greater than twice the standard error—are retained in the research model. A construct is considered to meet convergent validity if the Average Variance Extracted (AVE) value exceeds 0.5 and each indicator has a loading value above 0.5. Factor loading itself indicates the strength of the relationship or correlation between an indicator and the latent variable it represents. In general, indicators with loading values above 0.7 are considered valid, while those below 0.4 should be excluded from the analysis.

Table 1			
Outer loading			
	Human Resource Competence (Z)	Quality of Village Financial Reports (Y)	Accounting Information System (X)
X1.1			0.793
X1.2			0.909
X1.3			0.864
X1.4			0.892
X1.5			0.907
X1.6			0.942
X1.7			0.931
X1.8			0.831
Y.1		0.823	
Y.2		0.774	
Y.3		0.744	
Y.4		0.847	
Y.5		0.917	
Y.6		0.890	
Y.7		0.944	
Y.8		0.816	
Y.9		0.759	
Z1	0.940		
Z2	0.896		
Z3	0.835		
Z4	0.851		
Z5	0.911		
Z6	0.945		
Z7	0.757		
Z8	0.712		
Z9	0.705		

Based on the factor loading results in Table 1, all factor loading values are greater than 0.7, meaning that all indicators are retained in the subsequent analysis. A loading factor > 0.7 indicates that at least 50% of an indicator’s variability can be explained or absorbed by its latent variable.

The second validity test uses the Average Variance Extracted (AVE). This test aims to evaluate the extent to which each indicator represents the construct being measured. AVE describes the average variance explained by the indicators within a variable, thereby reflecting the consistency of indicators in representing the same construct. A variable is considered valid if its AVE exceeds 0.5 (Ghozali & Latan, 2020)²⁴.

Table 2	
Average variance extracted (AVE)	
	Average Variance Extracted (AVE)
Human Resource Competence (Z)	0.712
Quality of Village Financial Reports (Y)	0.702
Accounting Information System (X)	0.783

Based on Table 2, all AVE values exceed 0.5, meaning that each latent variable has absorbed more than 50% of the variance of its indicators.

The third validity test focuses on discriminant validity, which ensures that each variable is truly distinct from the others. This criterion is met if the correlation of a variable with itself is higher than its correlation with other variables. Discriminant validity can also be confirmed if each indicator’s cross-loading value with its own construct is greater than its correlation with other constructs.

Table 3			
Cross-Loading			
	Human Resource Competence (Z)	Quality of Village Financial Reports (Y)	Accounting Information System (X)
X1.1	0.323	0.414	0.793
X1.2	0.269	0.436	0.909
X1.3	0.274	0.449	0.864
X1.4	0.316	0.537	0.892
X1.5	0.184	0.359	0.907
X1.6	0.310	0.537	0.942
X1.7	0.347	0.582	0.931
X1.8	0.420	0.565	0.831
Y.1	0.535	0.823	0.619
Y.2	0.589	0.774	0.452
Y.3	0.436	0.744	0.457
Y.4	0.485	0.847	0.415
Y.5	0.560	0.917	0.532
Y.6	0.558	0.890	0.515
Y.7	0.661	0.944	0.510
Y.8	0.456	0.816	0.378
Y.9	0.922	0.759	0.346
Z1	0.940	0.724	0.311
Z2	0.896	0.677	0.336
Z3	0.835	0.594	0.293
Z4	0.851	0.597	0.330
Z5	0.911	0.657	0.327
Z6	0.945	0.657	0.340

The second stage of measurement model evaluation is **reliability testing**. Composite reliability is considered a more appropriate measure of reliability than Cronbach’s Alpha. Construct reliability is evaluated using both Cronbach’s Alpha and Composite Reliability values. Acceptable thresholds are ≥ 0.7 for both measures.

Table 4
Composite Reliability

	Cronbach's Alpha	Composite Reliability
Human Resource Competence (Z)	0.948	0.957
Quality of Village Financial Reports (Y)	0.946	0.955
Accounting Information System (X)	0.960	0.966

Based on Table 4, all Cronbach’s Alpha and Composite Reliability values exceed 0.7, indicating that the indicators are consistent in measuring their constructs.

2. Structural Model atau Inner Model

a. Structural Model

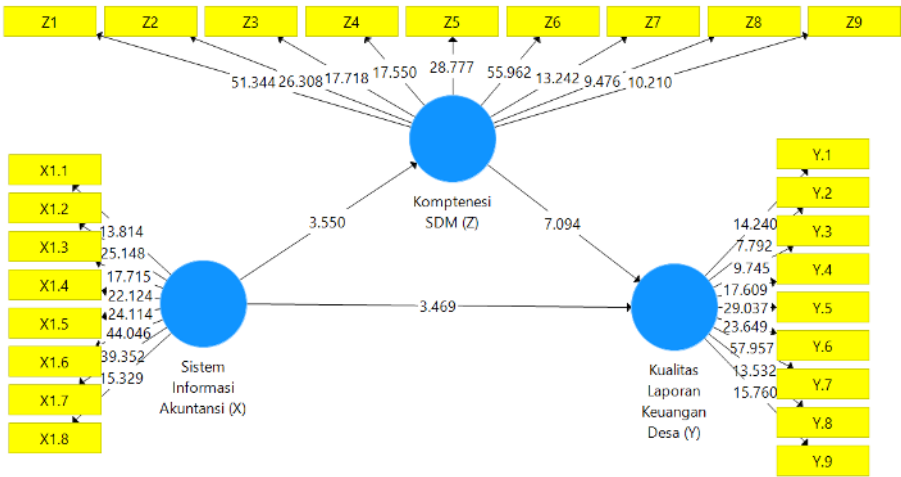


Figure 2 Structural Model

The structural model illustrates the relationships between latent variables: Accounting Information Systems (X), HR Competence (Z), and the Quality of Village Financial Reports (Y). HR competence is treated as the mediating variable.

b. Pengujian Hipotesis

Hypothesis testing in this study was conducted through inner model analysis, which includes calculating R-square values, estimating path coefficients, and conducting t-statistic tests. Hypotheses are accepted or rejected based on the level of significance between constructs, using t-statistics and p-values. The testing was performed using SmartPLS version 3.0 with the bootstrapping method. A hypothesis is accepted if the t-statistic is greater than 1.96 at a 5% significance level ($p < 0.05$) and the path coefficient is positive.

Table 5
Path Coefficients

> Human Resource Competence (Z)				supported
Human Resource Competence (Z) -> Quality of Village Financial Reports (Y)	0.590	7.094	0.000	H3 is supported
Accounting Information System (X) -> Human Resource Competence (Z) -> Quality of Village Financial Reports (Y)	0.210	3.653	0.000	H4 is supported

Based on Table 5, the path coefficient (original sample) values and the p-value results for each hypothesis are as follows:

- a. The path coefficient (original sample) of the Accounting Information System (X) on the Quality of Village Financial Reports (Y) is 0.352, which is positive, with a t-statistic of 3.469 > 1.96 and a p-value of 0.001 < 0.05. Thus, it can be concluded that the Accounting Information System (X) has a significant effect on the Quality of Village Financial Reports (Y). Based on these results, it is confirmed that AIS significantly influences the Quality of Village Financial Reports (hypothesis not rejected).
- b. The path coefficient (original sample) of the Accounting Information System (X) on Human Resource Competence (Z) is 0.356, which is positive, with a t-statistic of 3.550 > 1.96 and a p-value of 0.000 < 0.05. Thus, it can be concluded that the Accounting Information System (X) has a significant effect on Human Resource Competence (Z). Based on these results, it is confirmed that AIS significantly influences HR Competence (hypothesis not rejected).
- c. The path coefficient (original sample) of Human Resource Competence (Z) on the Quality of Village Financial Reports (Y) is 0.590, which is positive, with a t-statistic of 7.094 > 1.96 and a p-value of 0.000 < 0.05. Thus, it can be concluded that Human Resource Competence (Z) has a significant effect on the Quality of Village Financial Reports (Y). Based on these results, it is confirmed that HR Competence significantly influences the Quality of Village Financial Reports (hypothesis not rejected).
- d. The path coefficient (original sample) of the Accounting Information System (X) on the Quality of Village Financial Reports (Y) through Human Resource Competence (Z) is 0.210, which is positive, with a t-statistic of 3.653 > 1.96 and a p-value of 0.000 < 0.05. Thus, it can be concluded that the Accounting Information System (X) has a significant effect on the Quality of Village Financial Reports (Y) through Human Resource Competence (Z). Based on these results, it is confirmed that AIS significantly influences the Quality of Village Financial Reports through HR Competence (hypothesis not rejected).

Based on Table 5, all hypotheses are supported, showing significant positive relationships. The mediating role of HR competence is classified as **partial mediation**, since the inclusion of HR competence (Z) does not eliminate the direct effect of AIS (X) on the Quality of Village Financial Reports (Y).

DISCUSSION

1. The Effect of Accounting Information Systems (X) on the Quality of Village Financial Reports (Y)

The path coefficient value is 0.352 (positive) with a t-statistic of 3.469 > 1.96 and a p-value of 0.001 < 0.05, indicating H1 is supported. This indicates that Accounting Information Systems (X) have a significant positive effect on the Quality of Village Financial Reports (Y).

helps avoid errors in transferring records, journals, and ledgers into a consolidated financial report that complies with regulatory requirements. These findings are supported by Purwanti and Natser (2024)²⁵, who found that AIS improves the quality of financial reporting.

Recent studies further support this conclusion. For example, Trisnawati et al. (2023)²⁶ found that through the mediating role of Siskeudes implementation, user training, top management commitment, and HR competence, the quality of village financial reports can be significantly improved. Similarly, Yuniar et al. (2023)²⁷ and Leunupun, Persulesy, & Sohuwat (2022)²⁸ confirmed that AIS positively and significantly influences the quality of financial reports, as AIS ensures that financial information is presented accurately and free from errors.

Overall, the results are consistent with recent literature demonstrating that the implementation of AIS—particularly through Siskeudes—substantially improves the quality and accountability of village financial reporting. This emphasizes the critical role of IT in strengthening transparent and accountable village financial governance.

2. The Effect of Accounting Information Systems (X) on HR Competence (Z)

The path coefficient value is 0.356 (positive) with a t-statistic of 3.550 > 1.96 and a p-value of 0.000 < 0.05, meaning H2 is accepted. This indicates that AIS has a significant effect on HR competence. According to Cahyadi et al. (2023)²⁹, the key to institutional or organizational success lies in its human resources, which are valued for their skills, expertise, and capabilities. HR competence is defined as an individual's or group's ability to perform tasks or responsibilities effectively and efficiently. In this study, HR competence is identified as a critical element in producing high-quality outputs—in this case, village financial reports. These findings are consistent with those of Ramadhani, Budiwitjaksono, & Sulistyowati (2024)³⁰ and Sari & Suwandi (2024)³¹.

Contemporary research also supports this result. For instance, Irayani & Prayudi (2024)³² found that the competence of village officials has a positive and significant influence on the implementation of Siskeudes. Similarly, Firdaus & Dew (2025)³³ concluded that HR competence, along with AIS implementation, jointly improves the quality of financial reports for Village-Owned Enterprises (BUMDes).

3. The Effect of HR Competence (Z) on the Quality of Village Financial Reports (Y)

²⁵ Dyah Purwanti and Ghulbudin Isham Natser, "Influence of the Quality of Accrual Financial Report Information with the Roles of Accounting Information System as an Intervening Factor," *Jurnal Dinamika Akuntansi* 8, no. 2 (2024), <https://doi.org/10.15294/jda.v8i2.9307>

²⁶ Rina Trisnawati et al. "Pengaruh Implementasi Siskeudes, Pelatihan, dan Komitmen Manajemen terhadap Kualitas Laporan Keuangan Desa." *Jurnal Akuntansi Pemerintahan* 15, no. 1 (2023).

²⁷ Yuniar, Latifah Sukmawati, Arif Gunarsa, Faizal Asdar, Galing Ralis, Aulia Putri Ramadhani, and Daud Ruranto Buntulabi. "Pengaruh Kualitas Sumber Daya Manusia, Pemanfaatan Teknologi Informasi dan Pengawasan Keuangan Daerah Terhadap Keandalan Penyajian Laporan Keuangan Pemerintah Daerah." *Owner: Riset dan Jurnal Akuntansi* 7, no. 2 (2023). <https://doi.org/10.33395/owner.v7i2.1313>

²⁸ P. Leunupun, G. Persulesy, and Melisa Yuliana Souhuwat. "Pengelolaan Keuangan, Sistem Akuntansi Keuangan Terhadap Kualitas Laporan Keuangan." *Owner: Riset dan Jurnal Akuntansi* 6, no. 3 (2022). <https://doi.org/10.33395/owner.v6i3.884>

²⁹ Nur Cahyadi, Joko Sabtohadhi, S. A. Alkadrie, M. Megawati, K. Khasanah, N. D. Djajasinga, and A. S. Y. Lay. *Manajemen Sumber Daya Manusia*. Batam: CV. Rey Media Grafika, 2023.

³⁰ M. A. Ramadhani, G. S. Budiwitjaksono, and Erna Sulistyowati, "Effect of Accounting Understanding, Information Technology Use, and Education Level on the Quality of Financial Reports with Human Resource Competency as a Moderated Variable," *Asian Journal of Management Analytics* 3, no. 4 (2024): 1057–72, <https://doi.org/10.55927/ajma.v3i4.11486>

The path coefficient value is 0.590 (positive) with a t-statistic of $7.094 > 1.96$ and a p-value of $0.000 < 0.05$, meaning H3 is accepted. This shows that HR competence significantly affects the quality of village financial reports. In accordance with Ministry of Home Affairs Regulation No. 13 of 2006 (revised by Regulation No. 21 of 2011) on regional financial management guidelines, each local government is required to be prepared to manage finances in compliance with applicable regulations. The success of implementing these regulations depends not only on the adequacy of internal controls but also on improvements in human resources and other supporting factors. Furthermore, financial governance must be based on the principles of good governance—accountability and transparency. HR competence plays a vital role in producing quality village financial reports. By optimizing HR knowledge and skills, better quality financial reports can be achieved. This optimization can be realized through training in financial reporting, workshops, and seminars on financial governance. The higher the competence of HR in terms of knowledge and skills, the better the quality of village financial reports produced. These findings are consistent with those of Jamaluddin, Triana, & Saharuddin (2023)³⁴, Putra, Manuaba, & Yupitrika (2024)³⁵, and Wulandari & Jatmiko (2022)³⁶.

Village governments require competent personnel with accounting backgrounds, continuous education and training, and financial sector experience to ensure efficient financial management. The implementation of appropriate accounting systems is also essential for ensuring smooth operations and producing high-quality financial reports (Safitri, 2023)³⁷.

4. The Effect of Accounting Information Systems (X) on the Quality of Village Financial Reports (Y) through HR Competence (Z)

The path coefficient value is 0.210 (positive) with a t-statistic of $3.653 > 1.96$ and a p-value of $0.000 < 0.05$, meaning H4 is accepted. This demonstrates that AIS significantly affects the quality of village financial reports through HR competence as a mediating variable. This finding highlights that HR competence is crucial, as it mitigates the challenges of adopting applications such as Siskeudes in improving financial report quality.

For example, village officials in Gladagsari District, Boyolali Regency, have become highly proficient in preparing village financial reports using Siskeudes. With strong HR competence, the use of Siskeudes supports the production of high-quality financial reports (Setiawan & Nurkhin, 2024)³⁸.

According to stewardship theory, effective human resources help organizations achieve their objectives. High-quality financial reports can only be generated by competent human resources. Entengo, Mahdalena, & Lukum (2023)³⁹ found that proper Siskeudes management leads to high-quality reporting, and the presence of competent HR in each village government facilitates its implementation. These results are consistent with those of Suhardi (2025)⁴⁰.

³⁴ Jamaluddin, Neni Triana, and Saharuddin, “Competence Analysis of Human Resources on the Financial Performance of the Bireuen Regency Government,” *International Journal of Scientific & Technology Research* (2023), <https://doi.org/10.55324/iss.v2i10.504>

³⁵ Gede Sanjaya Adi Putra, I. B. Putra Manuaba, and Anand Yamani Yupitrika, “Transformation of Human Resources Competence for the Strengthening of Good Governance Through Quality Financial Reporting in Village Governments,” *Krisna: Jurnal Ilmu Akuntansi* 16, no. 1 (2024): 185–197, <https://doi.org/10.22225/kr.16.1.2024.185-197>

³⁶ Gustika Wulandari and Bambang Jatmiko, “The Influence of Human Resource Competency, Internal Control Systems, and Use of Information Technology on Quality of Village Financial Statements,” in *Proceedings of the International Conference on Sustainable Innovation Track Accounting and Management Sciences (ICOSLAMS 2021)*, Advances in Economics, Business and Management Research (Atlantis Press, 2022), 158–163, <https://doi.org/10.2991/aebmr.k.211225.022>

³⁷ Safitri. “Peran Kompetensi SDM dalam Penerapan Sistem Akuntansi Pemerintah Desa.” *Jurnal Ilmiah Akuntansi dan Bisnis* 8, no. 2 (2023).

³⁸ F. A. Setiawan and A. Nurkhin. “Pengaruh Siskeudes, SPI, dan Partisipasi Masyarakat Terhadap Kualitas Laporan Keuangan Desa Dengan Kompetensi SDM Sebagai Variabel Mediasi.” *Business and Accounting Education Journal* 5, no. 1

CONCLUSION

This study concludes that Accounting Information Systems (AIS) significantly influence the quality of village financial reports, both directly and indirectly through Human Resource (HR) competence as a mediating variable. This finding demonstrates that the success of AIS implementation does not solely depend on the system itself but also on the ability of village officials to manage and utilize it effectively. HR competence has been proven to strengthen the effectiveness of AIS, resulting in financial reports that are more accurate, relevant, and accountable.

From a practical perspective, these findings highlight the importance of continuous training for village officials to optimize the use of AIS. Both local and central governments need to place greater emphasis on capacity building as a strategy to improve the quality of village financial governance.

From an academic perspective, this research broadens the understanding of the role of HR competence in strengthening the relationship between accounting technology and the quality of public sector financial reporting.

The limitation of this study lies in its focus on a single regency, which opens opportunities for future research to expand the geographical scope and include additional variables, such as internal control systems or organizational commitment, in order to provide a more comprehensive picture of the factors affecting the quality of village financial reports.

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