

The Effect of Government Accounting Standards Understanding, Human Resource Competence, and Accounting Information Systems on Financial Reporting Quality in the Bandung City Government

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A B S T R A C T

This research applies a quantitative causal-associative design to investigate how Public Sector Accounting Framework knowledge, Public Sector Personnel Capability, and the utilization of accounting information systems relate to the quality of financial reports in the Bandung City Government. Data were gathered primarily through questionnaire distribution, supported by interviews to enrich the analysis. The study involved 124 respondents representing financial management units within the Bandung City Government. Data processing and hypothesis testing were performed using Partial Least Squares-Structural Equation Modeling (PLS-SEM). The empirical results show that, individually, Public Sector Accounting Framework knowledge and Public Sector Personnel Capability have a significant influence on financial reporting quality, whereas the accounting information system variable does not exhibit a significant standalone effect. In contrast, the simultaneous analysis confirms that all explanatory variables jointly affect the quality of financial reports. Moreover, the findings provide practical implications for assessing the institutional readiness of the Bandung City Government in anticipating future developments in financial reporting regulations.

A B S T R A K

Penelitian ini menerapkan pendekatan kuantitatif dengan rancangan kausal asosiatif untuk menganalisis pengaruh pemahaman Kerangka Akuntansi Sektor Publik, kompetensi aparatur sektor publik, serta penggunaan sistem informasi akuntansi terhadap kualitas laporan keuangan Pemerintah Kota Bandung. Pengumpulan data dilakukan melalui kuesioner sebagai sumber utama, yang dilengkapi dengan wawancara yang dijadikan sebagai data pelengkap. Jumlah responden dalam penelitian ini sebanyak 124 orang yang berasal dari unit kerja pengelola keuangan di lingkungan Pemerintah Kota Bandung. PLS-SEM (*Partial Least Squares-Structural Equation Modeling*) adalah teknik yang digunakan untuk melakukan analisis data. Hasil penelitian menunjukkan bahwa secara parsial, pemahaman Kerangka Akuntansi Sektor Publik dan kompetensi aparatur sektor publik mempengaruhi secara signifikan terhadap kualitas laporan keuangan, sedangkan penggunaan sistem informasi akuntansi tidak mempengaruhi secara signifikan. Namun demikian, hasil pengujian simultan menunjukkan bahwa variabel independen secara bersama-sama memengaruhi secara signifikan kualitas laporan keuangan. Temuan ini juga memberikan implikasi kebijakan terkait kesiapan Pemerintah Kota Bandung dalam menghadapi kemungkinan perubahan regulasi pelaporan keuangan di masa yang akan datang.

1. Introduction

In Indonesia, the quality and reliability of Republic of Indonesia's Audit Board (BPK RI) formally evaluate local government financial statements through the audit opinion process. An audit opinion expresses the auditors' professional evaluation of government financial reporting practices, particularly in terms of compliance with accounting standards, disclosure adequacy, regulatory conformity, and the implementation of internal control mechanisms, in compliance with Law Number 15 of 2004. As a form of

accountability in public financial management, financial statements that respect the values of accountability and transparency must be prepared by local governments.

Law Number 23 of 2014 emphasizes the obligation of local governments to account for APBD implementation through the preparation of financial statements. By ensuring transparency in financial reporting, local governments are expected to openly communicate financial management information to the public, thereby fostering public trust, enhancing control, and supporting optimal use of budgetary resources. Meanwhile,

accountability reflects responsibility for all stages of regional financing management, from planning to supervision by the public and independent institutions [1]. This obligation is in line with Law Number 17 of 2003, which emphasizes orderly, efficient, effective, regulatory-compliant, transparent, and accountable public financial management. Therefore, local governments are required to prepare high-quality financial statements as the primary means of conveying information to stakeholders.

In assessing the fairness of financial statement presentation, BPK primarily applies government accounting standards (*Standar Akuntansi Pemerintahan/SAP*) as stipulated in government regulation number 71 of 2010. Financial statements that are presented fairly, in all material respects, in accordance with sap may receive an unqualified opinion, whereas material but non-pervasive deviations from sap may result in a qualified opinion, which can be seen on Table 1. Therefore, variations in audit opinions reflect the degree of compliance with SAP as well as the overall quality of local government financial management.

Table 1. Audit Opinion of BPK on the Bandung City Government's Local Government Financial Statements for Fiscal Years 2020–2024

Audit Year	Audit Opinion
2020	Unqualified opinion (WTP)
2021	Unqualified opinion (WTP)
2022	Qualified opinion (WDP)
2023	Qualified opinion (WDP)
2024	Unqualified opinion with Emphasis of Matter paragraph (WTP-PHL)

Based on the summary of audit results for the first semester of 2025, BPK RI reported the results of examinations of the 2024 local government financial statements (LKPD) submitted by nearly all local governments in Indonesia. Over the past five years, the government of Bandung City has obtained fluctuating audit opinions. In 2020–2021, Bandung City received an unqualified opinion (WTP). However, in 2022–2023, the city obtained a qualified opinion (WDP). In 2024, Bandung City regained an unqualified opinion accompanied by an emphasis of matter paragraph (WTP-PHL).

This condition occurred because several issues related to the management and presentation of regional assets were still identified. These issues included problematic assets amounting to IDR 551.72 billion in the form of severely damaged, lost, and destroyed assets that had not been fully resolved and were still under verification by the inspectorate. In addition, infrastructure, facilities, and public utility (PSU) assets in 14 housing areas valued at IDR 187.99 billion had physically changed functions and were no longer controlled by the Bandung City government.

The existence of the emphasis of matter paragraph in the audit report indicates that although the financial

reporting has been fairly prepared in compliance with public sector accounting framework understanding, the quality of regional financial statements has not yet been fully optimized, particularly in fulfilling qualitative characteristics such as reliability, relevance, and fair presentation [2], [3]. Uncertainty regarding the existence and status of fixed assets and the control of PSU assets affects the accuracy of asset values presented in the balance sheet, thereby potentially causing material misstatement risks if these issues are not comprehensively resolved [4].

Furthermore, the asset-related issues disclosed in the emphasis of matter paragraph also reflect limitations in internal control systems and asset administration, which ultimately affect the quality of financial information used by stakeholders [5]. Financial information on assets that is not fully reliable and up to date may reduce the ability of financial statements to support decision-making, public accountability, and transparency in regional financial management. Therefore, although the Bandung City government has obtained an unqualified opinion audit opinions shouldn't be the only metric used to assess the accuracy of financial reports, but also by the extent to which they present accurate, complete, and reliable information, particularly regarding materially significant fixed assets. This condition indicates that several internal factors may influence the quality of Bandung City's financial statements.

One important factor in improving the caliber of reports on finances is the understanding of public sector accounting framework understanding (SAP). A good understanding of sap enables government officials to prepare financial statements in accordance with applicable regulations. Understanding SAP has a beneficial effect on the quality of financial. Demonstrate that understanding SAP has a beneficial effect on the quality of financial [5]. However, different results were found who reported that SAP understanding does not have a significant effect. These differences indicate inconsistencies in research findings [6], [7].

In addition to SAP understanding, public sector personnel capability is also a determining factor in producing high-quality financial statements [8]. Officials with adequate knowledge, skills, and experience are able to manage financial processes effectively and efficiently [9]. Public sector personnel capability has a significant effect on financial statement quality [10]. In contrast, another research found no significant effect. This reflects the existence of inconsistent research results [11], [12].

Furthermore, the public sector financial information platform also plays a strategic role in supporting financial recording, processing, and reporting. An integrated and reliable system can enhance the timeliness and accuracy of financial. Public sector financial information platform a substantial impact on financial reports. However, research found that public

sector financial information platform does not have a significant effect [13], [14].

Based on these differing research findings, a research gap exists regarding the influence of SAP understanding, Public Sector Personnel Capability, and Public Sector Financial Information Platform on the local government financial accounts' quality. Thus, the purpose of this study is to reevaluate the impacts of these three variables on financial statement quality, particularly in the context of local governments, in order to get more thorough and pertinent results. Based on these phenomena, the purpose of this study is to examine the partial and simultaneous effects of understanding Public Sector Accounting Framework Understanding, Public Sector Personnel Capability, and Platform for Public Sector Financing Information on the quality of financial statements of the Bandung City Government. Accordingly, this research is entitled "The Effect of Public Sector Accounting Framework Understanding, Public Sector Personnel Capability, and Public Sector Financial Information Platform on Financial Reporting Quality in the Bandung City Government".

2. Research Method

This study adopts a quantitative approach with a causal associative research design, focusing on examining causal relationships between independent and dependent variables. Quantitative research as a method grounded in positivist philosophy, used to investigate a particular population or sample with the objective of testing predetermined hypotheses [15].

This study examines the relationship between the understanding of Public Sector Accounting Framework Understanding (X1), Public Sector Personnel Capability (X2), and Public Sector Financial Information Platform (X3) on Financial Statement Quality (Y). The research was conducted among financial personnel within the Bandung City Government. Due to research constraints, not all population members could be included; therefore, purposive sampling was employed based on specific criteria.

Respondents were required to:

- a. be directly involved in the management and preparation of OPD financial statements, including financial statement preparers and financial managers;
- b. have a minimum of one year of work experience in the relevant OPD; and
- c. understand and apply Public Sector Accounting Framework Understanding as well as implement Public Sector Financial Information Platform in their daily tasks.

Data were collected in January 2026 through the distribution of questionnaires. To strengthen the discussion of the empirical results, supplementary

interviews were conducted with several key informants. These interviews served as supporting qualitative evidence and were used solely to complement the quantitative analysis.

The operationalization of variables is described as follows. Understanding of Public Sector Accounting Framework Understanding (X1) is measured based on indicators of recognition, measurement, reporting, disclosure, and consistency in the implementation of Public Sector Accounting Framework Understanding in the financial reporting process. Public Sector Personnel Capability (X2) is measured using indicators of intellectual competence, emotional competence, social competence, and professional competence in the field of local government financial management. Public Sector Financial Information Platform (X3) are measured based on system quality, information quality, and service quality. Financial Statement Quality (Y) is measured using indicators of relevance, reliability, comparability, and understandability.

Data analysis began with descriptive statistics to provide an initial overview of data characteristics and respondent profiles, including minimum, maximum, mean, and standard deviation values, prior to inferential analysis [16]. Subsequently, this study employed the Structural Equation Modeling (SEM) approach using Partial Least Squares (PLS). SEM-PLS is used to analyze relationships among latent variables while simultaneously evaluating the measurement model and structural model [17]. The SEM-PLS analysis involved testing two sub-models: the outer model and the inner model. The outer model assessment covered outer loadings, internal consistency reliability, as well as convergent and discriminant validity. Meanwhile, the inner model evaluation comprised collinearity assessment, structural path coefficients, coefficients of determination (R^2), and effect size (f^2).

3. Result and Discussion

3.1. Descriptive Analysis

The descriptive statistical analysis is presented to provide an overview of respondent's perceptions of each research variable. The values reported represent percentage scores derived from questionnaire responses based on the indicators developed for each variable. The results indicate that Understanding of Public Sector Accounting Framework Understanding shows a mean score of 81.66, with values ranging from 79.52 to 84.03 and a standard deviation of 1.55, suggesting relatively consistent responses among participants. Public Sector Personnel Capability shows an average value of 83.59, a minimum of 80.48, a maximum of 86.29, and a standard deviation of 2.09. Public Sector Financial Information Platform demonstrate a mean value of 82.10, ranging from 74.84 to 85.00, with a standard deviation of 3.99, indicating greater variability compared to other variables. Meanwhile, Financial

Statement Quality shows a mean score of 81.39, with values between 79.19 and 82.42 and a standard deviation of 1.16. Overall, the findings suggest that all variables are perceived at a relatively high level by respondents.

3.2. Outer Model

Based on the item validity test results on Table 2, each construct's indicators show values of outer loading above the minimum acceptable threshold of 0.70. These results indicate that all indicators appropriately reflect their particular structures and are therefore considered valid. Accordingly, the measurement model in this study has fulfilled the validity criteria and is appropriate for application in the structural model analysis that follows.

Table 2. Outer Loading Results

	X1	X2	X3	Y
X1. 1	0.844			
X1. 2	0.849			
X1. 3	0.734			
X1. 4	0.826			
X1. 5	0.811			
X1. 6	0.802			
X1. 7	0.861			
X1. 8	0.819			
X1. 9	0.831			
X1. 10	0.831			
X2. 1		0.854		
X2. 2		0.869		
X2. 3		0.852		
X2. 4		0.880		
X2. 5		0.870		
X2. 6		0.895		
X2. 7		0.877		
X2. 8		0.835		
X3. 1			0.856	
X3. 2			0.775	
X3. 3			0.967	
X3. 4			0.780	
X3. 5			0.762	
X3. 6			0.743	
Y. 1				0.829
Y. 2				0.834
Y. 3				0.867
Y. 4				0.866
Y. 5				0.865
Y. 6				0.847
Y. 7				0.845
Y. 8				0.857

The results on Table 3 show that all constructs achieve more than 0.70 Cronbach's alpha (CA) values, confirming their acceptable level of reliability. Likewise, the Composite Reliability (rho_a) values for each construct surpass the suggested cutoff of 0.70, demonstrating the indicators' good internal consistency. Furthermore, most constructs report an Average Variance Extracted (AVE) value above 0.50, suggesting that more than half of the indicator variance is accounted for by each construct.

Table 3. Internal Consistency Reliability Result

	CA	Composite reliability (rho_a)	AVE
X 1	0.948	0.978	0.675
X 2	0.953	0.955	0.751
X 3	0.938	1.409	0.668
Y	0.946	0.949	0.725

Based on Tabel 4, each construct may account for more than 50% of the variance among its parameters since all AVE values are higher than the predetermined minimum threshold. Thus, it can be said that every construct in this research has met the requirements for convergent validity.

Table 4. Convergent Validity Results

	AVE
X 1	0.750
X 2	0.751
X 3	0.668
Y	0.725

Discriminant validity testing results, which can be seen on Table 5, indicate that every construct in the study model satisfies the requirements for discriminant validity, as each Compared to other structures, this one can more effectively convey its own idea. Therefore, no cross-loading issues are identified in this model.

Table 5. Discriminant Validity Results

	X1	X2	X3	Y
X1. 1	0.844	0.169	-0.057	0.252
X1. 2	0.849	0.137	-0.038	0.249
X1. 3	0.734	0.138	-0.048	0.092
X1. 4	0.826	0.203	-0.069	0.281
X1. 5	0.811	0.187	-0.081	0.170
X1. 6	0.802	0.190	-0.082	0.173
X1. 7	0.861	0.149	-0.088	0.182
X1. 8	0.819	0.228	-0.003	0.123
X1. 9	0.831	0.317	-0.045	0.322
X1. 10	0.831	0.207	-0.126	0.368
X2. 1	0.279	0.854	0.103	0.286
X2. 2	0.182	0.869	0.109	0.345
X2. 3	0.210	0.852	0.114	0.336
X2. 4	0.299	0.880	0.091	0.366
X2. 5	0.149	0.870	0.118	0.358
X2. 6	0.207	0.895	0.110	0.292
X2. 7	0.207	0.877	0.114	0.344
X2. 8	0.162	0.835	0.049	0.371
X3. 1	-0.035	0.142	0.856	-0.044
X3. 2	-0.017	0.153	0.775	-0.019
X3. 3	-0.097	0.108	0.967	-0.130
X3. 4	0.033	0.002	0.780	-0.017
X3. 5	0.044	0.142	0.762	0.022
X3. 6	-0.036	0.089	0.743	-0.012
Y. 1	0.265	0.401	-0.096	0.829
Y. 2	0.284	0.381	-0.097	0.834
Y. 3	0.210	0.376	-0.065	0.867
Y. 4	0.227	0.278	-0.065	0.866
Y. 5	0.275	0.318	-0.126	0.865
Y. 6	0.272	0.282	-0.089	0.847
Y. 7	0.320	0.309	-0.130	0.845
Y. 8	0.203	0.288	-0.062	0.857

Based on the Table 6, the HTMT values among constructs are all below the maximum threshold of 0.90. Therefore, it can be concluded that all constructs in the research model satisfy the discriminant validity criteria

and are appropriate for use in the subsequent structural model evaluation.

Table 6. Heterotrait–Monotrait Ratio Results

Construct	X1	X2	X3	Y
X1 – Public Sector Accounting Framework Understanding				
X2 – Public Sector Personnel Capability	0.247			
X3 – Public Sector Financial Information Platform	0.062	0.135		
Y – Financial Statement Quality	0.279	0.404	0.062	

3.3. Inner Model

Based on the collinearity assessment using the Variance Inflation Factor (VIF), which can be seen on Table 7, it can be observed that all indicators in the research model do not exhibit collinearity issues. Referring to the criteria proposed by research before, VIF values below 5.00 indicate the absence of significant collinearity among constructs [18].

Table 8. Structural Model Path Coefficients Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
X 1 → Y	0.207	0.242	0.100	2.073	0.038
X 2 → Y	0.357	0.339	0.111	3.215	0.001
X 3 → Y	-0.133	-0.079	0.151	0.884	0.377

According to the results on Table 8, Public Sector Accounting Framework Understanding (X1) has a statistically significant and advantageous impact on the overall quality of Financial Reporting (Y), as demonstrated by a p-value of 0.038, a t-value of 2.073, and a path coefficient of 0.207, all of which satisfy the 5% significance threshold. Furthermore, the Quality of Financial Reporting (Y) has a significant and beneficial effect by Public Sector Personnel Capability (X2), with a path coefficient of 0.357, a t-value of 3.215, and a p-value of 0.001. On the other hand, the Public Sector Financial Information Platform (X3) shows a negative correlation with the Quality of Financial Reports (Y), as indicated by a path-coefficient of -0.133. Nevertheless, this correlation is not statistically significant, as indicated by a t-value of 0.884 and a p-value of 0.377.

The Financial Report Quality (Y) variable has an R-square value of 0.218 and an adjusted R-square value of 0.198 based on the test findings on Table 9. These results indicate that the Public Sector Accounting Framework Understanding (X1), Public Sector Personnel Capability (X2), and Public Sector Financial Information Platform(X3) variables collectively explain 21.8% of the disparity in Financial Report Quality, with other factors not included in this research model accounting for the remaining 78.2%. Therefore, it can be concluded that the model’s explanatory power in predicting Financial Report Quality falls into the weak to moderate category; however, it remains adequate for explaining

Table 7. Collinearity Assessment Results

	VIF		VIF
x1. 1	3.286	x3. 1	4.681
x1. 10	2.848	x3. 2	2.953
x1. 2	3.112	x3. 3	2.625
x1. 3	2.373	x3. 4	2.935
x1. 4	2.856	x3. 5	3.958
x1. 5	3.668	x3. 6	3.955
x1. 6	3.018	Y 1	3.022
x1. 7	3.441	Y 2	3.394
x1. 8	3.345	Y 3	3.184
x1. 9	2.952	Y 4	3.425
x2. 1	3.190	Y 5	3.626
x2. 2	3.210	Y 6	3.140
x2. 3	3.197	Y 7	3.046
x2. 4	3.405	Y 8	3.270
x2. 5	3.149		
x2. 6	4.399		
x2. 7	3.679		
x2. 8	2.742		

the relationships among the variables examined in this study.

Table 9. Coefficients of determination Results

	R ²	R ² Adjusted
Y	0.218	0.198

Based on the test results on Table 10, the Public Sector Accounting Framework Understanding (X1) variable has an f² value of 0.051, indicating a small effect on Financial Report Quality (Y). The Public Sector Personnel Capability (X2) variable has an f² value of 0.151, indicating a moderate effect on Financial Report Quality. Meanwhile, the Public Sector Financial Information Platform(X3) variable has an f² value of 0.022, indicating a very small impact on the quality of financial reports. Therefore, it might be concluded that Public Sector Personnel Capability has the largest contribution to Financial Report Quality compared to the other independent variables in this research model.

Table 10. Effect size (f2) Results

	X1	X2	X3	Y
X1				0.051
X2				0.151
X3				0.022
Y				

3.4. Hypothesis Test Results

The hypothesis test result can be retrieved from Table 8, which can be explained as follows:

- a. X1 significantly affects Y in part. A favorable association is indicated by the initial sample value of 0.207. The p-value of 0.038 is less than the

significance level of 0.05, while the t-statistic value of 2.073 is greater than the crucial value of 1.96. Consequently, Hypothesis 1 is approved.

- b. X2 significantly affect Y in part. A favorable association is indicated by the initial sample value of 0.357. The p-value of 0.001 is less than the significance level of 0.05, while the t-statistic value of 3.215 is higher than the crucial value of 1.96. Consequently, Hypothesis 2 is approved.
- c. There is no discernible partial impact of X3 on Y. A negative association is indicated by the initial sample value of -0.133. Nevertheless, because the p-value of 0.377 is more than the significance level of 0.05 and the t-statistic value of 0.884 is less than the crucial value of 1.96, this impact is not statistically significant. Consequently, Hypothesis 3 is disproved.

The F-test results show that the computed F-statistic of 11.16 exceeds the critical F-value at the 5% significance level. Accordingly, it can be inferred that Public Sector Accounting Framework Understanding, Public Sector Personnel Capability, and Public Sector Financial Information Platform jointly exert a statistically significant influence on the Quality of Financial Reports of the Bandung City Government.

3.5. Discussion

The results of the first hypothesis test indicate that Public Sector Accounting Framework Understanding (SAP) have a positive and statistically significant partial effect on Financial Report Quality. This is evidenced by an original sample value of 0.207, which reflects a positive relationship between the implementation of SAP and the quality of financial reporting. Furthermore, the t-statistic value of 2.073 exceeds the critical threshold of 1.96, and the p-value of 0.038 is below the 0.05 significance level, confirming the statistical significance of the effect. These findings support the acceptance of Hypothesis 1 and suggest that stronger adherence to Public Sector Accounting Framework Understanding in the preparation of financial statements leads to improved financial reporting quality.

This outcome aligns with earlier empirical evidence documented by study before, which demonstrated that a higher level of understanding of Public Sector Accounting Framework Understanding positively influences financial reporting quality [2]. Their study emphasizes that greater mastery of SAP among financial management personnel contributes to more reliable and higher-quality financial reports. In addition to quantitative evidence, this study is further supported by interview data from officials within the Bandung City Government, who confirmed that the preparation of local government financial statements continues to strictly follow prevailing Public Sector Accounting Framework Understanding. Interviewees also noted that local governments remain committed to complying with

regulatory updates issued by the central government, including potential future adjustments such as Government Regulation No. 43 of 2025. This underscores that strong institutional understanding of SAP is a key factor in maintaining consistency and enhancing financial reporting quality amid evolving regulatory frameworks.

The analysis of the second hypothesis reveals that Public Sector Personnel Capability (X2) exerts a positive and statistically significant partial influence on Financial Report Quality (Y). This is indicated by an original sample coefficient of 0.357, suggesting a direct positive association between personnel competence and the quality of financial reporting. Additionally, the t-value of 3.215 surpasses the critical threshold of 1.96, while the p-value of 0.001 is below the 0.05 significance level, confirming the significance of the relationship. Accordingly, Hypothesis 2 is accepted, indicating that greater competence among individuals involved in the financial reporting process leads to enhanced financial report quality.

This finding is consistent with the studies, which reported that Public Sector Personnel Capability significantly influences financial reporting quality, particularly in the public sector and local government context [6], [19]. Their research emphasizes that the skills, knowledge, and professionalism of government personnel play a crucial role in producing accurate and reliable financial reports. Furthermore, interview evidence from officials within the Bandung City Government indicates a strong institutional commitment to enhancing staff competence through budget allocations for certification programs, training, and regulatory socialization. Even though Government Regulation No. 43 of 2025 does not yet specifically target local governments, continuous capacity-building initiatives have been implemented to strengthen financial reporting capabilities. These efforts reinforce the empirical conclusion that improving Public Sector Personnel Capability is a key driver of higher financial report quality.

The results of the third hypothesis test indicate that the Public Sector Financial Information Platform(X3) has a negative and statistically insignificant partial effect on Financial Report Quality (Y). This is reflected by an original sample value of -0.133, which suggests a negative relationship between the Public Sector Financial Information Platform and financial reporting quality; however, the effect is not statistically significant. This is further evidenced by a t-value of 0.884, which falls below the critical threshold of 1.96, along with a p-value of 0.377 that exceeds the 0.05 significance level. These findings lead to the rejection of Hypothesis 3, indicating that the current implementation of the Public Sector Financial Information Platform has not yet made a meaningful contribution to improving the

quality of financial reports, despite its use in the financial reporting process.

This result is consistent with the findings of which reported that Public Sector Financial Information Platform do not have a significant effect on financial reporting quality [14]. Their study suggests that the presence of such systems does not automatically enhance report quality, particularly when financial reporting processes are already standardized through regulatory frameworks and remain highly dependent on Public Sector Personnel Capability. Furthermore, interview data from officials within the Bandung City Government reveal that the implementation of the Public Sector Financial Information Platform is largely dependent on policies and system development managed by the central government, particularly the Ministry of Home Affairs as the administrator of SIPD. Local governments primarily function as system users and must adapt to centrally determined features, updates, and policies, which limits their flexibility in optimizing system performance. This institutional constraint is identified as a key factor hindering the effectiveness of Public Sector Financial Information Platform in contributing to improvements in financial reporting quality

The results of the simultaneous hypothesis test show that the calculated F-value (11.16) is greater than the critical F-value (2.68), leading to the rejection of H_0 and the acceptance of H_1 at the 5% significance level. This indicates that Public Sector Accounting Framework Understanding, Public Sector Personnel Capability, and Public Sector Financial Information Platform simultaneously have a significant effect on Financial Report Quality in the Bandung City Government. These findings confirm that financial reporting quality is influenced by the combined effect of multiple factors rather than by a single variable in isolation.

Furthermore, the results suggest that high-quality financial reporting is the outcome of an integrated framework involving the proper implementation of accounting standards, adequate competence of government personnel, and effective support from Public Sector Financial Information Platform in regional financial management. The synergy among these three variables enhances the effectiveness, accuracy, and regulatory compliance of financial recording, processing, and reporting processes. Therefore, strengthening coordination among regulatory compliance, human resource development, and system optimization is essential to further improve the quality of local government financial reports.

4. Conclusion

The results indicate that the understanding of Public Sector Accounting Framework Understanding (SAP), Public Sector Personnel Capability, and the Public Sector Financial Information Platform at the Bandung

City Government are generally categorized as very good. A strong understanding of SAP is reflected in appropriate transaction recognition, reliable measurement of assets and liabilities, timely and systematic financial reporting, adequate disclosure through Notes to the Financial Statements, and consistent application across periods. Public Sector Personnel Capability also demonstrates a high level of technical, emotional, social, and professional capability, supported by continuous training and certification, which contributes positively to financial reporting quality. Although the Public Sector Financial Information Platform (SIPD) is considered easy to use, reliable, and well-supported, statistical testing shows that it does not have a significant positive effect on financial reporting quality, indicating that it primarily functions as an administrative support tool. Partially, SAP understanding and Public Sector Personnel Capability have a positive and significant effect on the quality of financial statements, while the Public Sector Financial Information Platform has a negative and insignificant effect; however, simultaneously, all variables significantly influence financial reporting quality. Therefore, improving financial statement quality requires an integrated approach through strengthening SAP understanding, enhancing Public Sector Personnel Capability, and optimizing the use of SIPD, particularly in preparation for the implementation of Government Regulation No. 43 of 2025, which emphasizes transparency, accountability, and performance-based financial management.

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