

EFFECTIVENESS OF REGIONAL FINANCIAL MANAGEMENT: THE ROLE OF INFORMATION QUALITY AND HUMAN RESOURCES COMPETENCE



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Abstract

The purpose of this study was to determine the effect of information quality and human resource competence on the effectiveness of regional financial management in regional apparatus organizations in Sumedang Regency. This study uses an explanatory quantitative method. Respondents in this study were financial management employees in 54 regional apparatus organizations, totaling 108 people. The instrument in this study was a questionnaire. Data analysis using SEM-PLS. The results obtained were a positive and significant effect of information quality and human resource competence on the effectiveness of regional financial management in regional apparatus organizations in Sumedang Regency. This study will increase our understanding of the concept of good governance in Indonesia, to increase transparency, accountability, and effectiveness, especially in regional financial management.

Keywords: Information Quality, HR Competence, Effectiveness of Regional Financial Management

INTRODUCTION

The effectiveness of regional financial management is a key indicator of the success of local government performance, especially in realizing transparent, accountable, and results-oriented governance (Mahsun, 2006; Mardiasmo, 2009). In the public sector, particularly at the regional level, an effective financial management system plays a vital role in supporting development, meeting public needs, and maintaining trust (Koromath, 2020; Rahman, 2022; Blongkod, 2023). Government Regulation No. 12 of 2019 emphasizes that financial management must be carried out in an orderly, efficient, effective, transparent, and accountable manner—anchored in justice, compliance, and public benefit (Rampengan, 2016; Hadiano, 2021). Local governments are thus required to ensure budget clarity and accuracy in planning and implementation (Putri, 2023), while regional apparatus organizations (OPD) are responsible for producing financial reports and executing budgets within appropriate limits and timeframes (Khafiza, 2023).

Effectiveness in this context reflects how well financial programs achieve their intended objectives without focusing solely on how much budget was spent (Mardiasmo, 2004; Munif, 2024). In assessing financial management performance, effectiveness becomes a tangible manifestation of good governance principles, where public resources are managed with integrity, transparency, and accountability (Rahman, 2022; Lestari, 2024; Naida, 2023). Several studies have underlined that achieving effectiveness is not merely a matter of technical compliance, but also depends on internal organizational factors that influence decision-making, execution, and reporting quality (Primandari, 2020; Travilta, 2023).

Among these influencing factors, information quality and human resource (HR) competence are consistently found to be critical. Quality financial information—produced through integrated, timely, and transparent systems—enables local governments to make data-driven decisions and ensures effective budget monitoring (Putri, 2023). This is further supported by the implementation of E-Government as mandated by Government Regulation No. 95 of 2018 and Permendagri No. 77 of 2020, which require regional financial management to be conducted through digital platforms to enhance transparency, efficiency, and public accessibility (Heriyanto, 2022; Hakim, 2024). In tandem, HR competence ensures that the individuals responsible for managing public funds possess not only technical

knowledge, but also the necessary skills, attitudes, and professional behavior to carry out their roles effectively (Putri, 2021; Oktavia, 2023; Fitriainingsi, 2023).

Sumedang Regency serves as a relevant and compelling case for this study. Despite receiving the *Wajar Tanpa Pengecualian* (WTP) opinion for ten consecutive years (2013–2023), which indicates strong financial reporting practices (Andriawan, 2024), Sumedang is still expected to maintain and improve the quality of its financial governance in alignment with its 2025–2045 vision of becoming a Mandala, advanced, independent, fair, and sustainable region. In this regard, the professionalism and competence of government personnel, especially within OPDs, remain essential in delivering transparent, responsive, and effective public services. This study, therefore, seeks to examine the role of information quality and HR competence in influencing the effectiveness of regional financial management in Sumedang Regency's OPDs, with the aim of contributing to ongoing efforts toward strengthening local governance and public sector accountability.

REVIEW OF LITERATURE

Regional Financial Management

Definition of Regional Financial Management According to Government Regulation Number 12 of 2019 is all activities that include planning, budgeting, implementation, administration, reporting, accountability, and supervision of regional finances (Dewas, 1989; Subandria, 2018; Novitasari, 2020; Blongkod, 2023). Regional finance according to Government Regulation Number 105 of 2000 is all regional rights and obligations in the context of organizing regional government which are valued in money including all forms of regional wealth within the framework of the Regional Revenue and Expenditure Budget (APBD) (Trianto, A., 2013).

Effectiveness of Regional Financial Management

According to Mardiasmo (2009), effectiveness is related to achieving policy goals or targets (efficacy). The level of effectiveness is measured by comparing the realization of revenue with the target budget revenue. The definition of the Effectiveness of Regional Financial Management is the achievement of regional government goals in regional financial management (Putri, 2023). Measurement of the Effectiveness of Regional Financial

Management is based on how much the role of the level of output, policies and organizational procedures is in achieving the goals that have been set at the beginning (Puspitawati, 2023; Putri, 2023; Suhendro, 2024). Financial management must adhere to the principles including.

Accountability. Accountability in the principle of regional financial management means making decisions with trustworthy behavior. Therefore, to achieve success in the formulated program or policy, it can be done by communicating vertically and horizontally to the community. Honesty in managing public finances (probability). The purpose of this principle is that the regional government gives tasks in managing regional finances to employees who are trusted to have high integrity and honesty. Transparency means that the regional government in managing must act as it is so that it can be known and supervised by the DPRD and the local community. Control in managing regional finances must not be late in evaluating. Must always make a comparison between the funds budgeted and obtained with the aim that regional finances can be controlled and more than what has been set. Value For Money Concept. Value for Money in regional financial management includes two things, namely inefficiency and ineffectiveness.

According to Putri (2023), several indicators that can be used to assess the effectiveness of regional financial management in Regional Apparatus Organizations (OPD) are; Completion of activities on time, referring to adherence to the predetermined task completion schedule. Completion of activities according to the available budget limit, referring to the amount of expenditure for completing activities, has been in accordance with the budgeted amount. Achievement of goals and objectives according to plan, referring to the achievement of predetermined revenue targets and making expenditures using the principles of economy, not luxury, effectiveness, and efficiency.

Hypothesis Development

Information Quality and Effectiveness of Regional Financial Management

Information Quality is the output or information produced by a system that is useful and supportive and beneficial in government financial management so that it can help improve government performance (Delone and Mclean (2003) The quality of financial management information is the extent to which financial management presents correct and honest information (Yuliana, 2024). The main qualities of financial information that are

useful in making economic decisions are relevant value and reliability (Rahayu, 2023; Yuliana, 2024).

According to Delone and Mclean (2003), the assessment of information quality can include, among others, completeness of information (completeness), ease of understanding (easy understanding), accuracy of information (accuracy), and suitability (relevance). The quality of information in regional financial management includes aspects of accuracy, relevance, and timeliness of the data presented. Invalid or late information can affect the effectiveness of financial management, thereby reducing the quality of decision-making by the regional government (Pratommi, 2023).

According to O'Brien and Marakas (2014), there are three dimensions of information quality, namely: 1. Time Dimension - information should be available when needed, updated when needed, and available about the past, present, and future. 2. Content Dimension - information should be free from errors and related to the information needed by the recipient in a particular situation. 3. Form Dimension - information should be available in any form. Research conducted by Pratommi (2023) and Nadir (2023) shows that the quality of accounting information has a positive effect on the effectiveness of regional financial management. This shows that the accounting information system ensures that the data used in the collection, processing, and reporting process runs well.

H1. The quality of information influences the effectiveness of regional financial management.

Human Resource Competency and Effectiveness of Regional Financial Management

Competence according to the Regulation of the Minister of Home Affairs Number 2 of 2013 is the ability and characteristics possessed by the State Civil Apparatus (ASN) in the form of knowledge, skills, and behavioral attitudes needed to carry out tasks professionally, effectively, and efficiently (Idward, 2018; Bay, 2019; Budi, M., 2020; Sulaiman, 2022). Based on Government Regulation No. 100 (2000), competence refers to the skills and characteristics possessed by a State Civil Apparatus, namely in the form of insight, skills, and actions needed to carry out the functions of their position. Competence also refers to the basic characteristics of skills that describe motives, personal characteristics, self-perception, values, insights, and skills with superior capacity in the workplace (Mustopa, 2022; Zakaria,

2023). Knowledge is oriented towards technical aspects, skills are the ability to carry out tasks to a level of criteria that can be accepted continuously, and attitudes demonstrate ability in the work environment (Budi, M., 2020). According to Edison et al. (2022), human resource competency consists of 3 (three) competency dimensions, namely: Knowledge, skills, and attitudes. Research conducted by Fitrianiingsi, N (2023) shows that HR competence and the monitoring system have a positive effect on the effectiveness of regional financial management. Research by Putri, E.S. (2021) shows that HR competence has a positive effect on the effectiveness of regional financial management.

H2: Human Resource Competence affects the effectiveness of regional financial management.

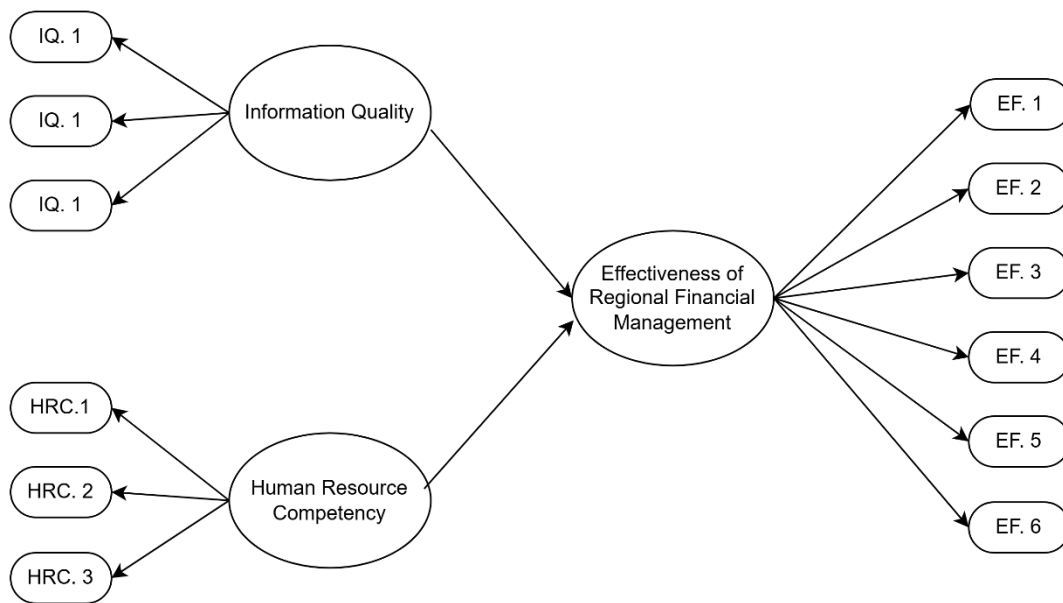


Figure 1
Research Model

RESEARCH METHOD

This study uses the Quantitative Explanatory research method. To explain the influence of the quality of Information and Human Resources (HR) competence on the effectiveness of regional financial management in Regional Apparatus Organizations (OPD) in Sumedang Regency. The population in this study were all Regional Apparatus Organizations (OPD) in Sumedang Regency totaling 54 OPDs. The research sample was the

total population of 54 OPDs. The sampling technique used the Probability Sampling technique. The unit of analysis in this study was the OPD in the Sumedang Regency Government. The respondents in this study were Financial Management Employees in each OPD, namely 2 respondents consisting of one employee who served as the head of the financial division/sub-section and one more financial management officer with a total number of respondents of 108 people. The data sources in the study were in the form of primary data and secondary data. The data collection techniques used in this study were by means of observation, interviews, distributing questionnaires and financial documentation in the OPD. The independent variables in this study are the quality of information and competence of Human Resources (HR), while the dependent variable is the effectiveness of regional financial management. The instrument in this study was a questionnaire in the form of a Google Form (G-Form) and a hard copy.

The measurement scale for the questionnaire used the Likert scale. The Likert scale is used to measure opinions, attitudes, and perspectives of individuals and groups. Data analysis in this study is a multivariate analysis using Structural Equation Modeling Partial Least Squares (SEM-PLS), which consists of a measurement model (Outer Model) and a Structural Model (Inner Model). Testing of research instruments consists of validity tests, reliability tests, coefficient of determination tests (R²), and Hypothesis tests (t-test), using the SmartPLS application (Wiyono, 2017; Duryadi, 2021).

RESULTS AND DISCUSSION

To obtain the results of the data analysis test, Smart PLS software was used on 2 observed variables, namely one dependent variable (Effectiveness of regional financial management) and two independent variables (Information Quality and HR Competence). The measurement model defines the relationship between latent variables and their related indicators or dimensions. This model explains the attributes of latent variables and observable indicators. The following section presents the results of the measurement model test (outer model) as detailed below:

Table 1
Outer Model Evaluation

	EPK	KSDM	KI
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EPK1	0.467		
EPK2	0.774		
EPK3	0.581		
EPK4	0.873		
EPK5	0.817		
EPK6	0.842		
EPK7	0.826		
EPK8	0.662		
EPK9	0.762		
EPK10	0.812		
EPK11	0.792		
EPK12	0.854		
KI1			0.820
KI2			0.835
KI3			0.876
KI4			0.817
KI5			0.730
KI6			0.727
KS1		0.790	
KS2		0.810	
KS3		0.719	
KS4		0.796	
KS5		0.862	
KS6		0.837	

Source: Research Data, 2025

Based on the questionnaire indicator test, by calculating the outer loading value ≥ 0.7 , indicators with values below 0.70 are eliminated from further testing. Table 1 shows the results of the outer loading test of each indicator with a value ≥ 0.7 , which is stated as absolute for the next testing process.

Validity Test

The validity test is useful for determining whether the survey questions used as research instruments are appropriate. Questionnaire items are considered valid if they show a significant correlation with the total score. The validity test requirements are assessed using the Average Variance Extracted (AVE) value, where a value of ≥ 0.50 indicates absolute validity for all variables. Table 2 displays the results of the AVE test, which shows that each latent variable has an AVE value greater than 0.50, which confirms that all dimensions in each latent variable are valid and meet the required validity criteria.

Reliability Test

The reliability test is used to determine the reliability of a questionnaire from the research variables used. To test reliability, this study used the Cronbach's Alpha (α) statistical test with a value of ≥ 0.70 , meaning that the questionnaire is reliable and can be used in research.

Table 2
Validity and Reliability Constructs

	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Extracted (AVE)
EPKD	0.932	0.944	0.943	0.584
KSDM	0.889	0.890	0.916	0.646
KI	0.888	0.891	0.915	0.644

Source: Research Data, 2025

Table 2 shows that the Cronbach's alpha value for each latent variable is > 0.70 , this means that all latent variables are declared reliable or have met the reliable criteria.

Table 3
Hypothesis Testing

	Original Sample	T Statistics	P Values	Information
KSDM-> EPKD	0.160	2.092	0.036	Hypothesis accepted
KI -> EPKD	0.829	11.929	0.000	Hypothesis accepted

Source: Research Data, 2025

The Influence of Information Quality on the Effectiveness of Regional Financial Management

Table 3 shows that the Information Quality variable ($\beta = 0.829, t = 11.929, p < 0.001$) has a strong and statistically significant positive effect on the Effectiveness of Regional Financial Management. Since the t -value exceeds the critical value of 1.96 and the p -value is well below 0.05, the hypothesis is supported. The high β value (0.829) indicates a substantial influence, meaning that better information quality strongly enhances financial management effectiveness in regional agencies. This result aligns with Pratommi (2023), who emphasized the importance of accessible, transparent financial information provided by local governments. Mardiasmo (2009) and Anggraini (2010) also argue that high-quality information is essential to achieving fiscal transparency. Government Regulation No. 71 of

2010 mandates consistent reporting on sources, allocations, and uses of public funds, reinforcing the need for relevant, reliable, comparable, and understandable information.

Regional governments, especially OPDs in Sumedang Regency, should prioritize the development of integrated and real-time financial reporting systems. Digital dashboards and open-access platforms can help ensure that stakeholders, from internal auditors to the public, can monitor financial flows transparently. Investing in data quality assurance protocols and staff training on financial reporting tools can also help maintain consistency and accuracy in financial information. Moreover, adopting standardized formats for public disclosure can ease interdepartmental coordination and improve decision-making efficiency.

The Influence of Human Resource Competence on the Effectiveness of Regional Financial Management

As shown in Table 3, Human Resource (HR) Competence has a statistically significant positive effect ($\beta = 0.160$, $t = 2.092$, $p = 0.036$) on the Effectiveness of Regional Financial Management. Although the effect size is more moderate than that of information quality, it still confirms the hypothesis that competent personnel contribute meaningfully to better financial governance. This finding supports previous research by Syntia (2016) and Khafiza (2023), emphasizing that HR capability significantly affects the quality of financial management. HR competence should be supported by ongoing training, relevant work experience, and an educational background in accounting (Bulan, 2017; Khaliza, 2023). As noted by Bay (2019) and Helmy (2024), assigning employees outside their areas of expertise can hinder timely and accurate financial reporting.

Local governments should conduct regular competency mapping to ensure that employees handling financial matters possess the necessary qualifications. HR development programs must be institutionalized through structured training in government accounting standards, financial planning, and digital tools. OPDs should also adopt mentorship schemes, where experienced financial officers guide junior staff. In the long term, recruitment policies must emphasize accounting and public finance backgrounds to ensure a strong foundation of financial expertise across units. Periodic performance reviews should also include assessments of technical and regulatory knowledge relevant to public finance.

CONCLUSION

This study examined the influence of information quality and human resource competence on the effectiveness of regional financial management in regional apparatus organizations (OPDs) in Sumedang Regency. Using an explanatory quantitative approach, data were collected from 108 financial management personnel across 54 OPDs and analyzed using Structural Equation Modeling with Partial Least Squares (SEM-PLS). The results showed that both information quality and human resource competence have a significant and positive effect on the effectiveness of regional financial management. These findings indicate that the availability of accurate, transparent, and accessible financial information, along with the presence of competent human resources, are essential elements for achieving more effective public financial management.

The implications of this study extend beyond statistical findings. The results underscore the need for regional governments to strengthen information systems and develop human capital through targeted training, structured recruitment, and continuous professional development. Enhancing the quality of financial data and the skills of personnel can improve accountability, transparency, and performance in public finance. In doing so, this study contributes to the growing discourse on good governance in Indonesia by providing evidence-based insights into how regional governments can better manage financial resources and build more transparent and effective public institutions.

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