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Examining the Effect of Budget Planning Quality, Financial Management, and the Use of Financial Information Technology on Financial Reporting Accountability

Ifit Bagus Setiadi[1], Fanlia Prima Jaya[2], Diana[3]
Corresponding Author: Ifit Bagus Setiadi
[1,2,3]STIMI Banjarmasin, Master of Management

ABSTRACT: *This study aims to analyze the effect of budget planning quality, financial management, and the utilization of financial information technology on the accountability of financial reporting at the Secretariat of the Regional Revenue Agency of South Kalimantan Province. This research employs a quantitative approach with a causal associative method. The population in this study consisted of all employees involved in budget planning, financial management, and financial reporting activities at the Secretariat of the Regional Revenue Agency of South Kalimantan Province. The sampling technique used was the census method with a total of 35 respondents. Data were collected through the distribution of questionnaires using a Likert scale and analyzed using multiple linear regression analysis with the assistance of the SPSS program. The results of the study indicate that the quality of budget planning, financial management, and the utilization of financial information technology partially and simultaneously have a positive and significant effect on the accountability of financial reporting. This finding shows that the better the quality of budget planning, the more effective the financial management, and the more optimal the utilization of financial information technology, the higher the level of financial reporting accountability at the Secretariat of the Regional Revenue Agency of South Kalimantan Province. This study is expected to provide contributions to local governments in improving financial reporting accountability through strengthening budget planning, more effective financial management, and the optimal utilization of financial information technology.*

KEY WORD: *Budget Planning Quality, Financial Management, Financial Information Technology, Financial Reporting Accountability*

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I. INTRODUCTION AND LITERATURE REVIEW

Financial reporting accountability in the public sector is one of the key principles in realizing good governance. Accountability requires every government institution to be able to account for the management of public resources in a transparent, effective manner and in accordance with applicable laws and regulations. In Indonesia, the principle of accountability in state financial management has been emphasized in Law Number 17 of 2003 concerning State Finance, which requires financial management to be carried out in an orderly, efficient, transparent, and responsible manner.

In the context of regional government, the demand for accountability has increased along with the implementation of regional autonomy, which grants greater authority to local governments in managing their finances. Therefore, each regional government organization is required to present financial statements that are relevant, reliable, understandable, and comparable in accordance with the Government Accounting Standards (SAP) as regulated in Government Regulation Number 71 of 2010.

The level of financial reporting accountability is influenced by several internal organizational factors. One important factor is the quality of budget planning, which reflects the accuracy of estimates and the alignment of programs with the organization's strategic objectives. Poor budget planning may lead to inefficiencies in budget realization and produce financial reports that do not accurately reflect performance. In addition, effective financial management through proper organizing, implementation, and control processes also plays an important role in maintaining the integrity and reliability of financial information.

Another factor that supports the improvement of financial reporting accountability is the utilization of financial information technology. The use of computer-based accounting systems, financial applications, and e-budgeting systems can improve efficiency, speed, and accuracy in the process of recording and preparing financial reports, thereby supporting transparency and accountability in public sector financial management.

The Secretariat of the Regional Revenue Agency (Bapenda) of South Kalimantan Province has a strategic role in the management and reporting of regional finances, particularly those related to regional revenues such as taxes and levies. This role requires a high level of financial reporting accountability so that the management of public funds can be transparently accounted for to the public. Failure to achieve accountability may lead to various consequences such as audit findings, inefficiencies in budget utilization, and declining public trust in local government.

Although previous studies have shown that the quality of budget planning, financial management, and the utilization of information technology influence financial reporting accountability, studies that examine these three factors simultaneously in the context of the Secretariat of the Regional Revenue Agency of South Kalimantan Province are still limited. Therefore, this study aims to analyze the influence of budget planning quality, financial management, and the utilization of financial information technology on financial reporting accountability at the Secretariat of the Regional Revenue Agency of South Kalimantan Province.

1.1. Financial Reporting Accountability

Etymologically, the term accountability originates from the English word accountability, which means responsibility or the obligation to provide an explanation for one's actions. In the public sector accounting literature, accountability is defined as the managerial obligation to provide responsibility, answer for, and explain the performance and actions of an organization to parties who have the right or authority to demand such accountability (Mardiasmo, 2018: 133).

In the context of the public sector, accountability refers to the responsibility for the management of resources and the implementation of policies that have been entrusted to public entities (Halim, 2016). This obligation is an essential requirement in the implementation of good governance. Accountability is a principle that determines that every activity and the final outcomes of the activities carried out by state administrators must be accountable to the public or citizens as the holders of the highest sovereignty of the state, in accordance with applicable laws and regulations.

1.2. Quality of Budget Planning

Budget planning in local government is the process of preparing an annual financial plan carried out systematically in accordance with statutory regulations, as stipulated in the Minister of Home Affairs Regulation No. 13 of 2006. The budget functions as a tool for planning, controlling, and allocating resources in the administration of government. According to Mardiasmo (2009:78), a budget is a financial plan regarding estimated expenditures and revenues that will occur in the future by using past data as a reference. In practice, local governments implement a Performance-Based Budgeting (PBB) approach which emphasizes the achievement of work results (output and outcome) from the use of allocated resources.

The quality of budget planning indicates the extent to which budget documents are prepared carefully, realistically, and in alignment with regional development planning documents such as the Regional Medium-Term Development Plan (RPJMD) or the Regional Government Work Plan (RKPD). High-quality budget planning will support the effectiveness of regional financial management and minimize deviations between planned and realized budgets. Indicators of budget planning quality include the alignment between budget targets and realization, completeness of programs and activities, orientation toward expected outcomes, and the involvement of various stakeholders in the budgeting process (Mardiasmo, 2018). Good budget planning will facilitate the implementation and control of financial management so that it can improve financial reporting accountability.

1.3. Financial Management

Regional financial management encompasses a series of activities including planning, implementation, administration, reporting, accountability, and supervision of regional finances as regulated in Law No. 23 of 2014 concerning Regional Government. All these processes are part of the Regional Revenue and Expenditure Budget (APBD) cycle, which must be implemented in an orderly manner, comply with statutory regulations, and be carried out efficiently, effectively, transparently, and responsibly as a manifestation of good governance principles.

Effective regional financial management requires transparency, accountability, and optimal use of resources to achieve regional development goals. According to Halim (2016), financial management in practice focuses on the stages of implementation and administration, which have a direct impact on the process of recording and financial reporting. The principles of good financial management include openness at every stage of financial management, accountability for every policy taken, efficient and effective use of resources, and compliance with applicable regulations. Orderly and disciplined financial management will produce accurate and complete transaction data, thereby supporting the preparation of accountable financial reports.

1.4. Utilization of Financial Information Technology

Financial Information Technology refers to a set of electronic-based tools, systems, and procedures used to collect, process, store, and present financial data. In the public sector, particularly in local governments, its utilization is implemented through integrated systems such as the Regional Management Information System (SIMDA), the Regional Government Information System (SIPD), and e-budgeting systems. In general, information technology includes communication technologies used to process, store, and deliver information quickly and accurately (Rachmadi, 2020).

In the context of accounting, information technology is an essential part of the Accounting Information System, which functions to transform financial data into information that can be used in organizational decision-making (Tamiarta, 2019). The utilization of financial information technology reflects the extent to which organizations use technological systems to support the entire cycle of financial management, from planning to reporting. The use of information technology can improve efficiency and accuracy in data processing through the automation of processes that were previously performed manually (Nasact, 2015; Budiman et al., 2024). In addition, the use of information technology has been proven to improve the quality of financial reports so that they become more reliable, accurate, and timely (Yuheti et al., 2023; Sugijanto, 2002). Information technology also supports transparency in regional financial management by providing more open information to the public as mandated in Law No. 33 of 2004, and enables financial reports to be presented more quickly, accurately, and in real-time while minimizing human error (Ghozali, 2018).

1.5. Conceptual Framework

The conceptual framework in this study explains the influence of the independent variables (X), namely Budget Planning Quality (X1), Financial Management (X2), and Utilization of Financial Information Technology (X3), on the dependent variable (Y), namely Financial Reporting Accountability at the Secretariat of the Regional Revenue Agency of South Kalimantan Province. Simultaneously, the fundamental factors of Budget Planning Quality (X1), Financial Management (X2), and Utilization of Financial Information Technology (X3) are expected to have a significant influence on Financial Reporting Accountability (Y).

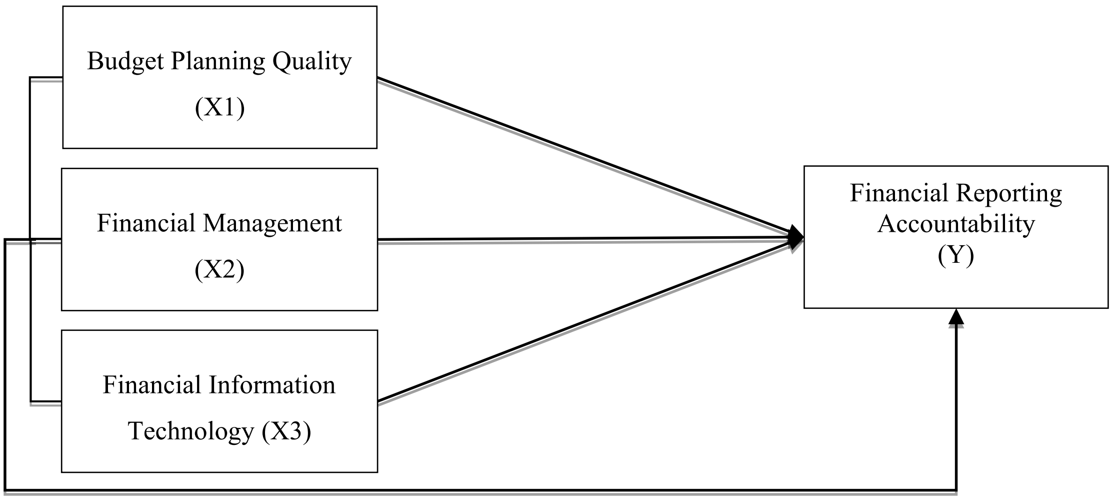

Figure 1. Conceptual Framework
Source: Processed Data, 2026

1.6. Hypotheses

Based on the theoretical review presented in this chapter, the hypotheses to be tested in this study are as follows:
H1: Budget Planning Quality partially affects Financial Reporting Accountability at the Secretariat of the Regional Revenue Agency (Bapenda) of South Kalimantan Province.
H2: Financial Management partially affects Financial Reporting Accountability at the Secretariat of the Regional Revenue Agency (Bapenda) of South Kalimantan Province.
H3: The Utilization of Financial Information Technology partially affects Financial Reporting Accountability at the Secretariat of the Regional Revenue Agency (Bapenda) of South Kalimantan Province.
H4: Budget Planning Quality, Financial Management, and the Utilization of Financial Information Technology simultaneously affect Financial Reporting Accountability

II. RESEARCH METHOD

This study uses a quantitative approach based on the philosophy of positivism, which is a research method that emphasizes hypothesis testing through numerical data analysis using statistical techniques (Sugiyono, 2017). This type of research is causal associative, as it aims to analyze the cause-and-effect relationship between independent variables and the dependent variable. The independent variables in this study consist of budget planning quality, financial management, and the utilization of financial information technology, while the dependent variable is financial reporting accountability.

The research was conducted at the Secretariat of the Regional Revenue Agency of South Kalimantan Province. The population of the study consisted of all employees involved in budget planning, financial management, and financial reporting activities. Considering that the population size was relatively small, the sampling technique used was the census method (saturated sample), in which all members of the population were used as research samples, totaling 35 respondents (Sugiyono, 2021).

The types of data used in this study consist of primary data and secondary data. Primary data were obtained through the distribution of questionnaires to respondents to measure their perceptions of the research variables. Meanwhile, secondary data were obtained from official documents, financial reports, regulations, and scientific literature relevant to the study.

Data collection was carried out using a questionnaire with a five-point Likert scale ranging from strongly disagree to strongly agree. The Likert scale was used because it is able to systematically measure respondents' attitudes or perceptions and facilitates statistical analysis (Likert, 1932; Joshi et al., 2015).

Data analysis was conducted using the SPSS program. The stages of analysis included validity and reliability tests of the instruments, classical assumption tests consisting of normality, multicollinearity, and heteroscedasticity tests, as well as hypothesis testing using multiple linear regression analysis. The validity test was conducted to ensure that the instrument was able to measure the variables studied (Arikunto, 2021), while the reliability test used the Cronbach Alpha coefficient to examine the consistency of respondents' answers (Ghozali, 2022). Furthermore, hypothesis testing was carried out through the coefficient of determination test (R^2), the F-test to examine simultaneous effects, and the t-test to determine the partial effect of each independent variable on the dependent variable (Ghozali, 2022).

III. RESULTS AND DISCUSSION

3.1. Regression Analysis Results

The multiple linear regression model was used to examine the effect of independent variables on the dependent variable. The results of the regression analysis are presented in Table 1 and Table 2 below.

Table 1. Coefficient of Determination Test Results (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.921	0.848	0.832	0.256

Source: Processed Data, 2026

The Adjusted R Square value of 0.832 indicates that 83.2% of the variation in Financial Reporting Accountability (Y) can be explained by the variation in Budget Planning Quality (X1), Financial Management (X2), and Utilization of Financial Information Technology (X3). The remaining 16.8% is explained by other factors outside the model.

Table 2. Results of Multiple Linear Regression Analysis and t-test

Model	Coefficients	t	Sig.
(Constant)	0.745	1.889	0.068
X1	0.312	3.456	0.001
X2	0.401	4.89	0
X3	0.278	3.123	0.004
Dependent Variable: Financial Reporting Accountability (Y)			

Source: Processed Data, 2026

The regression equation formed is: $Y = 0.745 + 0.312X1 + 0.401X2 + 0.278X3$

3.2. Simultaneous Test (F-Test)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	45.234	3	15.078	87.654	0
Residual	8.123	31	0.262		
Total	53.357	34			

Source: Processed Data, 2026

The calculated F-value of 87.654 with a significance level of 0.000 (< 0.05) indicates that Budget Planning Quality (X1), Financial Management (X2), and Utilization of Financial Information Technology (X3) simultaneously have a significant effect on Financial Reporting Accountability (Y).

3.3. Research Hypothesis Analysis

H1: Budget Planning Quality partially affects Financial Reporting Accountability at the Secretariat of the Regional Revenue Agency (Bapenda) of South Kalimantan Province.

H2: Financial Management partially affects Financial Reporting Accountability at the Secretariat of the Regional Revenue Agency (Bapenda) of South Kalimantan Province.

H3: Utilization of Financial Information Technology partially affects Financial Reporting Accountability at the Secretariat of the Regional Revenue Agency (Bapenda) of South Kalimantan Province.

H4: Budget Planning Quality, Financial Management, and Utilization of Financial Information Technology simultaneously affect Financial Reporting Accountability at the Secretariat of the Regional Revenue Agency (Bapenda) of South Kalimantan Province.

3.3. Discussion

1. The Effect of Budget Planning Quality on Financial Reporting Accountability at the Secretariat of Bapenda of South Kalimantan Province

The results of the first hypothesis test (H1) prove that Budget Planning Quality has a positive and significant partial effect on Financial Reporting Accountability. The regression coefficient of 0.312 with a significance level of 0.001 (<0.05) indicates that every one-unit increase in budget planning quality will increase financial reporting accountability by 0.312 units, assuming other variables remain constant.

This finding is consistent with the theory stating that high-quality budget planning is the initial foundation of the regional financial management cycle (Mardiasmo, 2018). Careful, accurate, realistic planning aligned with the Regional Medium-Term Development Plan (RPJMD) creates a clear roadmap for implementing activities. In the context of the Bapenda Secretariat, good planning quality is reflected in the accuracy of regional revenue estimates (taxes and levies) and appropriate expenditure allocation to support priority programs. This minimizes deviations between the budget and realization, facilitating administration and accountability processes, and ultimately producing financial statements that are more accountable.

This study reinforces the findings of Musyarofah & Indarti (2024) and Wulandari et al. (2021), who also found a positive relationship between budget planning and accountability or the quality of financial statements in the public sector. Planning quality measured through strategic alignment, realism, and performance-based approaches has proven to be an essential prerequisite for producing reports that meet the qualitative characteristics of Government Accounting Standards (SAP), namely relevance, reliability, comparability, and understandability.

2. The Effect of Financial Management on Financial Reporting Accountability at the Secretariat of Bapenda of South Kalimantan Province

The results of the second hypothesis test (H2) show that Financial Management has a positive and significant partial effect on Financial Reporting Accountability. This variable has the most dominant influence compared to the other variables, with the highest regression coefficient of 0.401 and a significance level of 0.000. This means that a one-unit improvement in the quality of financial management will increase reporting accountability by 0.401 units.

The dominant influence of this variable is theoretically and practically reasonable. Financial management, which includes implementation and administration (Law No. 23 of 2014), represents the operational stage where real financial transactions occur. This process includes crucial activities such as proper fund disbursement procedures, orderly and complete transaction recording, and control mechanisms to prevent inefficiency. Disciplined and transparent financial management produces financial raw data that are valid, complete, and verifiable. These data serve as the primary raw material used to prepare final financial statements.

This finding is consistent with the research of Adolph (2016), which concluded that regional financial management positively affects the quality of financial statements. Good management practices, including the effectiveness of the Government Internal Control System (SPIP), directly ensure the integrity of data entering the accounting system. Therefore, any effort to improve reporting accountability must begin with strengthening the foundation of daily financial management practices within the Bapenda Secretariat.

3. The Effect of the Utilization of Financial Information Technology on Financial Reporting Accountability at the Secretariat of Bapenda of South Kalimantan Province

The third hypothesis (H3) is also supported, where the Utilization of Financial Information Technology has a positive and significant partial effect on Financial Reporting Accountability. The regression coefficient of

0.278 with a significance level of 0.004 confirms the role of information technology as a catalyst or enabler in the accountability process.

In the digital era, reliance on information systems such as Regional Management Information Systems (SIMDA), SIPD, and e-budgeting has become essential (Ghozali, 2018). The optimal utilization of information technology within the Bapenda Secretariat, measured by usage intensity, user competence, and system output quality, directly affects the characteristics of financial reports.

First, computerized systems increase data processing speed, supporting the timeliness of report submission (relevance).

Second, systems reduce manual intervention and human error, thereby increasing the accuracy and reliability of data.

Third, the use of standardized systems ensures consistency in the application of accounting policies over time, fulfilling the characteristic of comparability.

These results support studies by Momuat (2016) and Nadir & Hasyim (2017), which found that the utilization of information technology significantly affects the timeliness and quality of local government financial reports. In other words, information technology is not merely a supporting tool but a critical infrastructure that transforms the reporting process from manual, slow, and error-prone into one that is automated, faster, and more reliable.

4. The Simultaneous Effect of Budget Planning Quality, Financial Management, and Utilization of Financial Information Technology on Financial Reporting Accountability at the Secretariat of Bapenda of South Kalimantan Province

The fourth hypothesis (H4) testing the simultaneous effect is strongly accepted (F-value = 87.654; significance = 0.000). Budget Planning Quality, Financial Management, and the Utilization of Information Technology collectively have a significant effect on Financial Reporting Accountability. The Adjusted R Square value of 0.832 has an important implication: 83.2% of the variation in the level of financial reporting accountability at the Secretariat of Bapenda of South Kalimantan Province can be explained by the synergy of these three internal organizational variables.

This finding represents the core contribution of the study. These three factors do not operate independently but rather form an integrated and mutually reinforcing financial management cycle:

a. High-quality planning (X1) provides a clear blueprint.
b. Orderly financial management (X2) executes the blueprint with discipline and produces clean data.
c. Information technology (X3) facilitates and accelerates the entire process from stages 1 to 3 while also providing a platform for consolidation and reporting.

The remaining 16.8% is explained by other factors outside the research model, such as external pressures (for example, from the regional legislature, audit institutions, or the public), more specific human resource quality, organizational culture, or leadership style.

IV. CONCLUSION AND SUGGESTIONS

4.1. Conclusion

Based on the results of data analysis and discussion regarding the influence of Budget Planning Quality, Financial Management, and the Utilization of Financial Information Technology on Financial Reporting Accountability at the Secretariat of the Regional Revenue Agency (Bapenda) of South Kalimantan Province, several conclusions can be drawn as follows:

1. Partially, Budget Planning Quality has a positive and significant effect on Financial Reporting Accountability at the Secretariat of Bapenda of South Kalimantan Province. High-quality, realistic, and performance-based budget planning serves as an important foundation for achieving accountable financial reporting.
2. Partially, Financial Management has a positive and significant effect on Financial Reporting Accountability at the Secretariat of Bapenda of South Kalimantan Province. Orderly, procedure-compliant, efficient, and transparent financial management is the most dominant key factor in producing financial data and reports that are accountable.
3. Partially, the Utilization of Financial Information Technology has a positive and significant effect on Financial Reporting Accountability at the Secretariat of Bapenda of South Kalimantan Province. The implementation and optimal use of financial information technology systems act as an enabler that improves the accuracy, speed, and reliability of the reporting process.
4. Simultaneously, Budget Planning Quality, Financial Management, and the Utilization of Financial Information Technology have a positive and significant effect on Financial Reporting Accountability at the Secretariat of Bapenda of South Kalimantan Province. The synergy of these three internal factors together explains most of the variation in the level of financial reporting accountability within the organization.

4.2. Suggestions

Based on the research findings, several recommendations can be proposed to improve financial reporting accountability at the Secretariat of the Regional Revenue Agency of South Kalimantan Province.

First, for the management of the Bapenda Secretariat, it is necessary to improve the quality of budget planning by enhancing the accuracy of revenue and expenditure estimates and ensuring alignment between budget programs and regional planning documents such as the Strategic Plan (Renstra) and the Regional Medium-Term Development Plan (RPJMD). In addition, financial management needs to be optimized through the implementation of the Government Internal Control System (SPIP), strengthening discipline in implementing financial procedures, and conducting regular monitoring and evaluation. The utilization of financial information technology also needs to be enhanced through the updating of financial information systems and improving employees' digital competence and literacy so that system usage can be more optimal.

Second, for the Government of South Kalimantan Province, policy support and adequate budget allocation are required for developing human resource capacity and information technology infrastructure in each regional government organization, including Bapenda. Furthermore, the regional government can facilitate forums for sharing best practices among regional agencies in financial management and the implementation of financial information systems.

Third, for future researchers, it is recommended to include other variables that may influence financial reporting accountability, such as human resource competence, internal control systems, or the role of internal auditing. Future studies may also employ qualitative approaches or expand the research object to other government institutions in order to obtain more comprehensive results and strengthen the generalization of research findings.

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