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The Effect of Accounting Information Technology, Competence and Training on the Quality of Bumdes Financial Statements in Supporting Governance and Tourism Village Development

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ABSTRACT

This study aims to analyze the influence of accounting information technology, competence, and training on the quality of financial statements of Village-Owned Enterprises (BUMDes) in supporting governance and the development of tourist villages in Dukupuntang District, Cirebon Regency. The novelty of this research lies in the integration of three independent variables that were previously studied separately, now examined simultaneously in relation to the quality of BUMDes' financial reporting. This research employs a quantitative approach with an explanatory design. Data were collected through questionnaires distributed to 62 active BUMDes managers in the Dukupuntang area. The data were analyzed using multiple linear regression with the help of SPSS software. The findings indicate that accounting information technology and training do not have a significant influence on the quality of BUMDes' financial statements, whereas human resource competence has a positive and significant effect. The conclusion of this study emphasizes the importance of enhancing competence as a key factor in improving the quality of BUMDes' financial reports. Theoretically, these findings support stewardship theory and broaden the understanding of competence's role within public sector accountability systems. Practically, the study implies the need to strengthen the capacity of BUMDes managers through structured and continuous development programs.
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INTRODUCTION

In the era of digital transformation, the accuracy and reliability of financial information have become critical indicators of accountability and transparency in organizational management, including in public-sector entities such as Village-Owned Enterprises (Badan Usaha Milik Desa or BUMDes). Financial reporting quality refers to the extent to which processed financial data provides relevant, timely, and accurate insights for stakeholders. These reports not only function as tools for decision-making but also serve as mechanisms of internal control to reduce the risk of fraud and inefficiencies (Putri & Prabowo, 2022; Rachmawati et al., 2023). At the national level, BUMDes have emerged as strategic vehicles to accelerate rural economic development, as stipulated in Law No. 6 of 2014 on Villages. BUMDes are tasked with managing local resources productively to support village independence and inclusive growth. According to data from the Ministry of Villages, Development of Disadvantaged Regions, and Transmigration (Kemendesa PDTT), the number of BUMDes increased significantly from 39,419 in 2017 to 57,273 in 2021, indicating a cumulative growth of approximately 45% (Kemendesa, 2022). This growth signals increasing national attention to rural economic empowerment through institutionalized local enterprises.

In Cirebon Regency specifically the Dukupuntang Subdistrict—the number of active BUMDes continues to rise. As of 2023, there were 100 active BUMDes in the area. However, many still face operational and managerial challenges, including limited capital, low human resource capacity, and underutilization of digital systems. A key issue identified is the suboptimal adoption of accounting information systems, despite government-provided applications designed to standardize financial transactions and reporting. The lack of adequate training and digital competence among BUMDes personnel has hindered effective use of these systems, potentially impacting the reliability and quality of financial reports (Farida & Nugroho, 2021; Wulandari et al., 2023).

Existing literature shows varied results regarding the influence of managerial competence, AIS utilization, and training on financial reporting quality. more recent studies affirm the importance of integrating digital literacy and accounting systems to enhance reporting accuracy (Handayani & Aditya, 2022; Pratama & Mahendra, 2023). These inconsistencies may stem from differences in research methodology, regional characteristics, or variable interaction, indicating a gap in empirical clarity. Furthermore, prior research has rarely examined these three factors accounting information systems, managerial competence, and training simultaneously within the context of BUMDes, especially in regions that possess tourism development potential. As highlighted by Marga (2023) and Lathifatun Ni'mah (2022), improving system utilization and managerial capability in tourism-based villages is essential for achieving sustainable rural development.

The novelty of this study lies in its integrative approach: it investigates the combined effects of accounting information systems, managerial competence, and training on the quality of BUMDes financial reporting in the specific regional context of Dukupuntang, Cirebon Regency. Unlike previous studies that treated these variables in isolation or lacked local focus, this research applies a comprehensive quantitative model using multiple regression analysis to uncover the synergistic influence of technological and human factors on public financial accountability. By doing so, the study contributes theoretically to the discourse on digital governance in rural enterprises, and practically to policy formulation for strengthening the financial management capacity of BUMDes in tourism-oriented villages.

LITERATURE REVIEW

This study adopts Stewardship Theory as its theoretical foundation, which assumes that managers act as stewards who are intrinsically motivated to serve the collective interests of the organization rather than personal gains (Utami & Susanti, 2021). This theory offers a more optimistic view than Agency Theory, which presumes opportunistic behavior unless there are control mechanisms. However, criticisms of Stewardship Theory have emerged, particularly from studies such as Sulastri and Syafaruddin (2021), who argue that the theory's idealistic assumptions are often not reflected in practice—especially in public-sector organizations like Village-Owned Enterprises (BUMDes), where external oversight and digital transparency are often limited. Thus, the application of this theory must be contextualized, particularly by considering human resource capacity and financial reporting systems. In the BUMDes context, financial reports serve not only as administrative documents but also as instruments of accountability to the public and local government. Yet, studies such as Sitorus and Widiastuti (2022) reveal that the quality of BUMDes financial reports remains low, characterized by delays, incomplete documentation, and recording errors. These empirical findings contradict the expectations set by PSAK ETAP (2023), which emphasizes that financial statements should be relevant, reliable, and comparable. This discrepancy between theoretical expectations and real-world practices indicates a critical gap that necessitates further examination, particularly in relation to the enabling factors of reporting quality.

One commonly cited enabler is accounting information technology (AIT). Research by Rahmawati and Iskandar (2021) and Nugroho and Gunawan (2022) shows that AIT can enhance the accuracy and efficiency of reporting. However, their approach tends to be technocratic and does not critically assess the challenges of implementation, such as limited training or user resistance. In fact, Nugroho and Gunawan found that in some BUMDes, accounting systems were implemented symbolically and had little substantive impact on reporting practices. These studies fail to explore the interaction between the system and the users' capacity, even though the effectiveness of AIT is closely linked to who operates it and how.. Human resource competence is another critical factor. While Ratmasari et al. (2021) confirm that the competence of village officials significantly affects reporting quality, they do not specify which dimensions of competence are most influential whether technical, administrative, or ethical. In contrast, Lestari and Prabowo (2023) criticize previous research for using general competence measures that lack contextual relevance to the financial roles in BUMDes. They stress the need for competence to be based on accounting standards and village financial regulations, rather than relying solely on formal education or years of experience.

Training is often positioned as a strategy to enhance this competence. Studies by Prabowo (2023) demonstrate that training positively influences financial reporting abilities. However, few studies critically evaluate the long-term effectiveness of such training. Lestari and Prabowo argue that many training programs are too theoretical, one-off, and disconnected from day to day operational needs. This raises a crucial question: are the training programs provided to BUMDes managers truly aligned with competency based learning principles. Overall, prior studies tend to examine AIT, competence, and training as isolated variables. Few have assessed their combined or interactive effects on financial reporting quality. In practice, however, the effectiveness of AIT depends heavily on user competence, and the impact of training depends on how well it aligns with both user needs and the system in use. Therefore, this study aims not only to evaluate the individual effects of these three variables but also to explore how their interaction collectively influences financial reporting quality in BUMDes. By doing so, the study seeks to offer a more integrated understanding and to fill existing gaps in the literature that has thus far been fragmented and often overly descriptive.

Synthesizing the theoretical and empirical insights above, it can be concluded that accounting information systems, competence, and training are interrelated factors that influence the quality of financial reporting in BUMDes. When managers possess the competence to utilize technology and receive continuous training, they are more capable of producing financial reports that meet regulatory standards and community expectations.

Hypothesis Development

1. The effect of accounting information technology on the quality of financial statements.

The formulation of this hypothesis is grounded in Stewardship Theory, which views organizational actors, particularly in the public sector, as intrinsically motivated to act in the best interest of the organization and its stakeholders. In the context of Village-Owned Enterprises (BUMDes), stewards such as managers and financial officers are expected to prioritize transparency, accountability, and the socio-economic well-being of the community. To fulfill these stewardship responsibilities, they require systems that enable accurate and timely financial reporting.

Accounting information technology (AIT) serves as a strategic tool to support these functions. According to Stewardship Theory, when stewards are entrusted with adequate tools and systems, they are more likely to perform effectively without the need for excessive control or oversight. AIT helps stewards process, store, and report financial data efficiently, thereby reinforcing the principles of transparency and accountability expected in public sector entities. Empirical studies support this theoretical foundation. For instance, Rahmawati and Iskandar (2021) found that the adoption of accounting information systems significantly improves the timeliness and accuracy of village financial reports. Similarly, Nugroho and Gunawan (2022) observed that the implementation of AIT in BUMDes positively impacts the quality of financial statements, although they emphasized that its effectiveness depends on user competence and system integration. Salehi and Torabi (2020) also assert that accounting systems reduce human error and strengthen the informational value of reports, aligning with good governance practices.

From a logical standpoint, AIT enables real-time recording, minimizes manual processing errors, automates calculations, and provides structured formats for generating financial reports. These advantages directly contribute to the reliability, relevance, and completeness of financial information. In the absence of such systems, financial reporting tends to rely heavily on manual processes, which are prone to inaccuracies, inconsistencies, and delays factors that undermine accountability and public trust. Considering the theoretical foundation, previous research findings, and the logical link between system utilization and reporting outcomes, the following hypothesis is proposed:

H1. The use of accounting information technology has a positive effect on the quality of financial reporting.

2. Kompetensi terhadap kualitas laporan keuangan

Another factor that plays a critical role in determining the quality of financial reporting is human resource competence. Within the framework of Stewardship Theory, competence is essential for enabling stewards such as BUMDes managers and financial officers to carry out their duties responsibly and effectively. The theory assumes that individuals entrusted with organizational resources will act in the organization's best interest when they are empowered with the necessary skills, knowledge, and ethical standards. Thus, competence is not merely a technical requirement but also a reflection of stewardship behavior that supports organizational accountability. In the context of public sector organizations like BUMDes, the competence of financial personnel is fundamental to ensuring that financial transactions are recorded accurately, reports are prepared in accordance with applicable standards, and financial disclosures meet the expectations of both regulators and the community. Competence in this setting includes understanding basic accounting principles, financial regulations, use of accounting software, and ethical conduct in managing public resources.

Empirical evidence supports the idea that competence has a direct and significant impact on financial reporting quality. Ratmasari et al. (2021) found that village officials with higher levels of competence produce more complete and accurate financial statements. Similarly, Lestari and Prabowo (2023) emphasized that technical accounting skills and familiarity with financial regulations are essential for meeting reporting standards in BUMDes. In addition, Ishak et al. (2020) noted that competence improves decision-making and compliance, particularly in rural enterprises where financial literacy among managers is often limited. Logically, when BUMDes personnel possess the necessary competencies, they are better equipped to perform tasks such as budgeting, bookkeeping, financial monitoring, and reporting. Conversely, a lack of competence can lead to misstatements, reporting delays, and financial irregularities—all of which reduce the credibility of the financial information produced. Therefore, improving human resource competence is not only beneficial but essential to enhance the overall quality of financial reporting. Based on the theoretical perspective, empirical findings, and logical reasoning, the second hypothesis of this study is formulated as follows:

H2. Human resource competence has a positive effect on the quality of financial reporting.

3. Pelatihan berpengaruh terhadap kualitas laporan keuangan.

In addition to technology and competence, training is another essential factor that contributes to the improvement of financial reporting quality in Village-Owned Enterprises (BUMDes). Referring to Stewardship Theory, individuals who are provided with appropriate development opportunities—such as training—are more likely to act in the best interest of the organization. This theory implies that when stewards are supported with relevant knowledge and skill enhancement, their sense of responsibility and performance quality will increase accordingly. Training serves as a strategic investment in human capital, particularly in public sector organizations where capacity-building is critical to improving financial accountability. Through training programs, BUMDes personnel can gain updated knowledge about financial regulations, accounting standards, and reporting procedures. Moreover, training helps bridge the gap between theoretical understanding and practical application, which is essential in ensuring accurate and timely financial reporting.

Several empirical studies have demonstrated the importance of training in enhancing reporting quality. Sukmawati et al. (2020) emphasized that training not only increases technical skills but also boosts motivation and commitment, both of which are essential in fulfilling financial responsibilities. Furthermore, Lestari and Prabowo (2023) argued that continuous and context-specific training programs are more effective than generic, one-time workshops in promoting sustainable improvements in reporting practices. From a logical standpoint, well-trained personnel are more likely to understand reporting formats, adhere to financial regulations, utilize accounting software correctly, and avoid common errors in financial documentation. In contrast, a lack of training often leads to confusion, misreporting, and non-compliance, all of which can compromise the credibility and usefulness of financial information. Based on this theoretical foundation, previous empirical evidence, and logical reasoning, the following hypothesis is proposed:

H3. Training has a positive effect on the quality of financial reporting.

Drawing upon relevant theories and existing studies, the conceptual framework and hypotheses of this research are outlined as follows

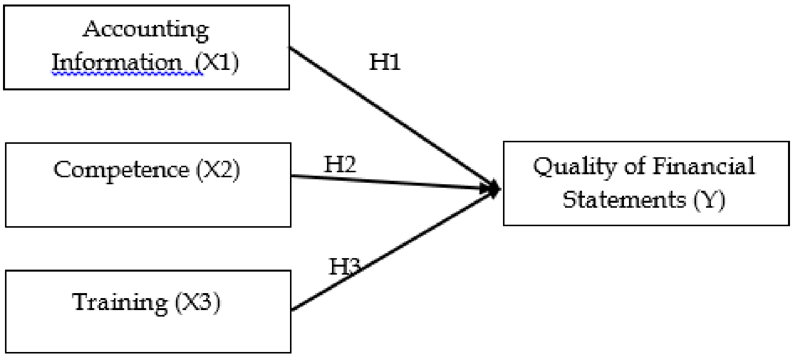

Figure 1. Framework

H1: Accounting information technology positively affects the quality of financial reporting.
H2: Competence positively affects the quality of financial reporting.
H3: Training positively affects the quality of financial reporting.

Thus, this theoretical framework not only guides the empirical investigation but also reflects a logical alignment with the principles of Stewardship Theory, where trusted, capable, and well-supported individuals serve the collective interest of their organization and community through reliable financial governance.

RESEARCH METHOD

This study employs a quantitative research approach, which is considered suitable for objectively analyzing the influence between variables using numerical data and statistical techniques. The type of research used is explanatory research, aiming to explain the causal relationships between independent variables accounting information technology, human resource competence, and training and the dependent variable, namely the quality of financial reporting in Village-Owned Enterprises (BUMDes). The research was conducted in Dukupuntang Sub-district, Cirebon Regency, focusing on BUMDes units that are actively operating and implementing financial reporting practices. This location was selected due to the observed challenges such as underutilization of accounting information systems and the limited competence and training of personnel involved in financial reporting.

The target population in this study consists of all 14 active BUMDes units within Dukupuntang Sub-district. A purposive sampling technique was applied to select respondents who meet specific criteria: the BUMDes must be currently operational, have financial reporting systems in place, and be willing to participate in the research. Based on these criteria, a total of 42 respondents were selected, comprising the core management team of each BUMDes unit namely the chairperson, secretary, and treasurer. Primary data were collected through structured questionnaires administered directly to the respondents. The items in the questionnaire used a five-point Likert scale, ranging from 1 = "Strongly Disagree" to 5 = "Strongly Agree." In addition to questionnaires, documentary evidence such as annual financial reports and BUMDes business unit profiles was collected to support and validate the primary data. To ensure that the data collection instrument was both valid and reliable, the study conducted preliminary tests. Validity testing was performed using Pearson product-moment correlation.

The data were analyzed using multiple linear regression analysis, allowing the researcher to evaluate both the simultaneous and partial effects of the independent variables on the dependent variable. Prior to conducting the regression analysis, classical assumption tests were carried out, including tests for normality, multicollinearity, and heteroscedasticity, to ensure the suitability and robustness of the regression model. All data analysis procedures were executed using SPSS version 26. By applying this systematic research methodology, the study aims to generate theoretical contributions to the field of public sector accounting and offer practical insights for improving financial governance and accountability in BUMDes, particularly in the context of rural economic development.

RESEARCH RESULT

Data Analysis Result

To examine the effect of each independent variable on the quality of BUMDes financial reports, a partial t-test was conducted. The results of the data analysis using SPSS are presented in Table 1 below.

Table 1. Partial t-Test Results

Variable	t-value	Sig.	Conclusion
Constant	2.218	0.031	-
Accounting Information Technology	0.638	0.526	H1 rejected
Competence	4.455	0.000	H2 accepted
Training	-0.224	0.824	H3 rejected

Data processed, (2025)

Based on Table 1, the Accounting Information Technology variable has a t-value of 0.638 with a significance level of 0.526. Since the t-value is lower than the t-table value of 2.010 and the significance level is greater than 0.05, this indicates that accounting information technology has no significant influence on the quality of financial reporting. Therefore, the first hypothesis (H1) is rejected. This finding suggests that although technology is used in the management of BUMDes, it is not yet being optimized in the financial reporting process. The ineffectiveness may result from poor utilization of the BUMDes financial application, inadequate training, or limited IT infrastructure, which ultimately reduces its impact on financial reporting quality.

Next, the Competence variable shows a t-value of 4.455 with a significance value of 0.000. Since the t-value is greater than the t-table value and the significance is less than 0.05, it can be concluded that competence has a significant and positive effect on financial reporting quality. Hence, the second hypothesis (H2) is accepted. This result supports the notion that the higher the competency of human resources especially in accounting knowledge and skills the better the accuracy and completeness of financial reporting. Competent personnel are more likely to produce reliable, accountable, and timely financial reports.

The Training variable shows a t-value of -0.224 with a significance level of 0.824. Since this value is lower than the t-table and the significance is above 0.05, it indicates that training does not significantly affect the quality of financial reporting. Therefore, the third hypothesis (H3) is rejected. This result implies that although training programs have been implemented, they have not produced measurable improvements in financial report quality. This may be due to the content not aligning with participants' real needs, inadequate frequency, or a lack of follow-up evaluations to ensure implementation. Training that is not contextual or lacks continuity often fails to strengthen technical skills in financial reporting practices.

Overall, the t-test results reveal that among the three independent variables examined, only competence has a significant impact on the quality of BUMDes financial reports. Accounting information technology and training do not show significant effects. These findings suggest that stakeholders and policymakers should prioritize the development of human resource capacity through targeted recruitment, competency based training, and practical learning programs to improve financial accountability and governance in BUMDes.

DISCUSSION

1. The Influence of Accounting Information Technology on the Quality of BUMDes Financial Statements in Dukupuntang Sub-District

The findings of this study reveal that accounting information technology does not have a significant influence on the quality of BUMDes financial statements in Dukupuntang. This suggests that the use of financial applications and digital systems has not yet been effectively optimized in the financial reporting process. Several factors may contribute to this, such as lack of operator skills, limited infrastructure, or the technology not being aligned with BUMDes needs. These results are in contrast with previous studies by Iin Ariska et al. (2023), Ni Kadek Evita Noviantari and Ni Komang Sumardi (2023), and Luh Sukriani et al. (2018), which found that accounting information technology positively affected financial reporting quality. However, this study supports findings by Khoirina (2018), Dwidela et al. (2021), and Nanda Anggi Khoiriawati (2022), who concluded that the use of information technology did not significantly affect financial statement quality in the BUMDes context.

2. The Influence of Competence on the Quality of BUMDes Financial Statements in Dukupuntang Sub-District

This study demonstrates that competence has a significant positive effect on the quality of financial statements in BUMDes within Dukupuntang. The findings indicate that the higher the level of competence of BUMDes human resources, particularly in accounting knowledge, the better the financial reporting quality. This confirms the notion that skillful and knowledgeable staff contribute to more accountable, timely, and relevant financial reports. These results are consistent with previous research by Iin Ariska et al. (2023), Nanda Anggi Khoirunisa and Novi Khoiriawati (2022), and Parmin Ishak and Fitria Syam (2020), who concluded that competence has a strong influence on financial statement quality. However, this is not in agreement with findings by Linawati (2012) and Reni Yendrawati (2013), who stated that competence does not have a significant impact on BUMDes financial reports. This discrepancy may be due to different levels of competency among BUMDes personnel or differences in regional implementation.

3. The Influence of Training on the Quality of BUMDes Financial Statements in Dukupuntang Sub-District

The results also show that training does not have a significant effect on the quality of financial statements in Dukupuntang’s BUMDes. This may reflect insufficient training design, lack of practical relevance, or poor follow-up evaluation. Effective training must be well-targeted, supported by qualified trainers and relevant materials, and integrated into daily operational practices. These findings differ from the results of studies by Ratmasari et al. (2021), Iin Ariska et al. (2023), and Ni Kadek Evita Noviantari and Ni Komang (2023), which reported that training had a positive impact on financial report quality. However, the present findings are aligned with studies by Lathifatun Ni’mah (2022) and Budino et al. (2018), which found no significant effect of training on BUMDes financial reporting. The inconsistency of results suggests that further refinement in training design and delivery is necessary.

These findings also reflect the broader significance of the research topic. The stewardship theory emphasizes responsible management and reporting by village-owned enterprises (BUMDes) in enhancing public welfare and supporting tourism village development. When BUMDes are equipped with competent human resources and supported by adequate systems, they can better fulfill their governance functions and accountability in managing rural economic resources. However, without consistent application and capacity building, technology and training alone are insufficient to achieve high-quality financial reporting..

CONCLUSIONS

This study aimed to examine the influence of accounting information technology, competence, and training on the quality of BUMDes financial statements in supporting governance and the development of tourist villages. Based on the analysis, it can be concluded that among the three variables studied, competence is the only factor that has a significant and positive effect on the quality of BUMDes financial reports. This finding affirms that the ability and skills of human resources play a crucial role in producing transparent, accurate, and accountable financial statements. In contrast, accounting information technology and training were found to have no significant impact on financial report quality. These results were somewhat unexpected, especially regarding training, which is generally assumed to improve performance. This suggests that the effectiveness of technological tools and training programs in the context of BUMDes may depend on other supporting factors such as user readiness, system suitability, training quality, and organizational support.

Theoretically, this study enriches the literature on the application of stewardship theory in public sector organizations, particularly in rural enterprises. It underscores the importance of responsible management and the role of individual competence in achieving accountability in financial reporting. Practically, the findings provide relevant input for village governments, training providers, and BUMDes managers to reassess their priorities and invest more strategically in capacity building. As a novelty, this research integrates three key variables technology, competence, and training within the context of village-owned enterprises (BUMDes) and links them directly to financial reporting quality in tourist village development areas, a topic that has been underexplored in previous empirical studies. Reflecting on the findings, the limited influence of technology and training highlights the need for a more comprehensive approach to BUMDes development, one that goes beyond infrastructure and formal programs to include consistent mentoring, adaptive system use, and context-specific learning models.

Recommendations include enhancing the competence of BUMDes staff through certified training in financial reporting, evaluating and redesigning training content to match local needs, and improving the integration and usability of accounting information systems. Future research could explore additional variables such as organizational culture, leadership, internal control mechanisms, or adopt a qualitative or mixed-method approach for deeper understanding. In conclusion, strengthening the competence of human resources remains the most essential strategy to improve the quality of BUMDes financial statements, thereby supporting better governance and sustainable development in tourist villages.

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