STIESIA
COBUSS
e-ISSN 2746-5667
5th INTERNATIONAL CONFERENCE ON BUSINESS & SOCIAL SCIENCES
RESPONSIBLE AI AND HUMAN-CENTERED DESIGN: BRIDGING ETHICS AND INNOVATION

THE EFFECT OF HUMAN RESOURCE COMPETENCY AND INFORMATION TECHNOLOGY UTILIZATION ON THE QUALITY OF BOS FUND FINANCIAL REPORTS USING ACCOUNTING INFORMATION SYSTEMS AS AN INTERVENING VARIABLE

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Abstract: This study investigates the impact of human resource competencies and information technology utilization on the quality of financial reports, with a specific focus on the ARKAS application as a financial information system in high schools that receive BOS funds. This study was driven by the demand for transparency and accountability in financial management, where internal capabilities and the effective utilization of technology influence the quality of reports. This research was conducted at the Banda Aceh City and Aceh Besar Regency Education Office, with a population of 93 secondary schools and a sample of 40 A-accredited schools selected through purposive sampling. Human resource competence and information technology utilization are independent variables, financial report quality is the dependent variable, and the accounting information system acts as a mediating variable. The data were analyzed using SEM-PLS with SmartPLS software. The results show that human resource competency significantly improves the quality of financial reports and the utilization of accounting information systems. The use of information technology has a significant impact on the utilization of accounting information systems, but it does not affect the quality of financial reports. Accounting information systems significantly impact financial report quality and mediate the relationship between human resource competency and the use of information technology.

Keywords: Human resource competence; Information technology; Financial report quality; Accounting information system; ARKAS

1. Introduction

The development of the national education system in the era of bureaucratic reform requires high accountability and transparency in public financial management, including the School Operational Assistance Fund (BOS), which has been a key policy instrument to support 12 years of compulsory education since 2005 (Kemdikbudristek, 2022). Based on Permendikdasmen No. 8 of 2025, the BOS Fund is a BOSP Fund for the operations of educational units in providing primary and secondary education, sourced from the state budget and distributed from the RKUN to school accounts (Kemdikdasmen, 2025). The Ministry of Education and Culture allocated the 2025 BOSP Fund, amounting to IDR 59.2 trillion, for 423,080 educational units (Ditjen PAUD, Dikdas dan Dikmen, 2024; Puslapdik, 2025). Although Permendikdasmen No. 8 of 2025 requires transparent and timely financial reports, the 2023 Directorate General of Treasury report still found delays in submission, format inconsistencies, and errors in transaction recording.

Indonesia Corruption Watch (2024) reported that the education sector was among the top five sectors with the highest number of corruption cases in 2023, with 59 cases involving 130 suspects and losses amounting to Rp 187 billion, of which 54% were related to the misuse of the School Operational Assistance (BOS) fund with estimated losses of Rp 101 billion. The KPK (2024) identified two main problems: 27.73% of schools failed to implement budget transparency in procurement, with 63.33% of the process influenced by personal relationships, and 33.09% of schools manipulated fictitious financial reports. Of the 97.94% of schools receiving BOS, 13.39% admitted to misuse through extortion (8.74%), nepotism (20.52%),

cost inflation (30.83%), and other forms of abuse (39.91%). With the 2024 realization reaching IDR 52.76 trillion (98.50%), the potential loss to the state is substantial.

The province of Aceh faces unique challenges due to its history of conflict, the tsunami disaster, and difficult geographical conditions (Baihaqi et al., 2012). Aceh has faced various cases of BOS fund misappropriation, including SMPN 1 Bandar Dua with losses of Rp 377.8 million (Ulfa, 2024), overpayments of Rp 109.4 million in Aceh Tamiang involving 102 schools (Asrul, 2025), allegations of corruption amounting to billions of rupiah in East Aceh (KPK Sigap, 2025), and misappropriation at SMAN 9 Banda Aceh, which has been escalated to an investigation (Sudut Berita, 2025). Interestingly, Aceh Besar Regency did not have any major cases in the 2023-2025 period, indicating that ease of access does not automatically correlate with management integrity (MC Prov Aceh, 2023).

Human resource competency is a crucial issue because the majority of managers are educators without an accounting background, as reflected in the slow reporting through the BOS Salur and ARKAS portals (Davi & Jabar, 2024). Tarigan and Sari (2021) demonstrate that human resource competency has a significant impact on the quality of financial reports, while Nasution et al. (2024) confirm that human resource competency affects the Accounting Information System, which serves as a mediator. Rahman & Permatasari (2021) and Primardiningtyas & Hidayat (2025) show that the use of information technology has a positive effect on the quality of financial reports. Pribadi et al. (2023) emphasize that information technology has a significant impact on the utilization of accounting information systems, contributing to the effectiveness of asset management through the mediation of these systems.

The Accounting Information System plays a strategic role as an integration of people, procedures, data, software, and IT infrastructure to collect, process, and distribute financial data (Romney & Steinbart, 2016). The implementation of an effective Accounting Information System can reduce human error and improve efficiency (Andini & Yusrawati, 2016), with the Accounting Information System acting as an intervening variable between Human Resource competence and BOS fund management (Nasution et al., 2024). ARKAS, as a school financial information system, requires training and development of user capabilities for optimal implementation. This study aims to examine the Effect of human resource competency and IT utilization on the quality of BOS fund financial reports using SIA as an intervening variable. Based on the background description above, the problem formulation in this research is as follows:

1. Does human resource competency affect the quality of BOS fund financial reports?
2. Does the use of information technology affect the quality of BOS fund financial reports?
3. Does human resource competency affect the use of accounting information systems?
4. Does the use of information technology affect the use of accounting information systems?
5. Does the use of accounting information systems affect the quality of BOS fund financial reports?
6. Does the use of accounting information systems mediate the Effect of human resource competency on the quality of BOS fund financial reports?
7. Does the use of accounting information systems mediate the Effect of information technology utilization on the quality of BOS fund financial reports?

2. Literature Review

Human Resource Competency

Human resource competency is crucial in ensuring that human talent is optimized to achieve organizational goals (Mathis & Jackson, 2006). Competency in the form of experience and motivation makes human resources a key factor in delivering accountability. In the era of

globalization, human resource excellence becomes an added value for organizations, supporting competitiveness (David, 2016).
Decision of the Head of the National Civil Service Agency (BKN) Number 46A of 2003 states that competency refers to the ability and characteristics of civil servants, including knowledge, skills, and behavioral attitudes, that enable them to carry out tasks professionally, effectively, and efficiently. Juniartha & Asana (2020) mention that human resource competencies include knowledge, skills, and attitudes that have a direct impact on performance. Carbery & Cross (2024) note that competencies also encompass technical skills to enhance performance.
The theory of competence was introduced by David McClelland (1973) in "Testing for Competence Rather Than for Intelligence," which emphasizes that competence is more relevant than intelligence in determining work success. Wibowo (2018) defines competence as the ability to perform tasks based on knowledge and skills, supported by work attitudes, in accordance with the requirements. Law No. 13 of 2003, Article 1, paragraph (10) defines competence as work ability that includes knowledge, skills, and work attitudes in accordance with standards. Competence in this study encompasses technical mastery of finance, fund management skills, and integrity in accountability, developed through education and experience, to ensure transparency in school budget management.
Competency Indicators (Decree of the Head of BKN No. 46A of 2003), are (1) Knowledge: understanding to carry out tasks from experience or learning, (2) Skills: the ability to apply ideas and knowledge to achieve targets, and (3) Attitude: positive responses such as responsibility and willingness to take risks.

Utilization of Information Technology

Information technology is a collection of tools (computers and communication systems) for managing information (Nengsy, 2018), including technology for creating, modifying, storing, and disseminating information (Hariyanto, 2014). IT components include computers, software, databases, communication networks, and e-commerce (Wilkinson et al., 2000). IT serves as a communication technology for effective information dissemination (Wiranto, 2021) and enables human resources to create accurate financial reports (Damayanti et al., 2024). IT has transformed from a demand to a fundamental need of organizations (Nengsy, 2018), providing significant benefits to improve performance quickly, accurately, and correctly. IT helps employees provide better services (Loka & Handayani, 2020).
IT utilization refers to the behavior of users in utilizing IT to complete tasks and enhance performance. Binawati & Nindyaningsih (2022) state that IT utilization is the expected benefit in carrying out tasks, measured by the intensity, frequency, and number of applications used. IT helps improve the timeliness of financial reports through efficient data processing (Tampubolon & Hasibuan, 2019). An example of implementation is the ARKAS Application (School Activity and Budget Plan Application) from the Ministry of Education and Culture, which enables the digital and integrated management of BOS funds, covering planning, implementation, and reporting, as well as automatically generating accountability reports.
IT is an integrated tool (hardware, software, database, network) that helps manage information. Implementations such as ARKAS prove that IT is vital for transparency, accountability, and efficiency, forming the foundation for achieving organizational goals in the digital age. Indicators according to Wardani & Andriyani (2017) are, Digitization of work processes, Financial data processing and storage, Utilization of the internet network, Management system integration and Computer device maintenance and upkeep.

Financial Statement Quality

Government Regulation No. 71 of 2010 defines financial statements as structured documentation that describes financial position and transaction activities. Yadiati (2017) explains that financial reporting quality refers to the presentation of financial information that meets user needs, based on qualitative aspects and comprehensive disclosure principles.

Nurmala Sari (2018) states that the quality of financial statements requires external audit verification to ensure Reliability. An audit opinion guarantees that the statements are accurately prepared and reflect the objective financial condition. Soleman and Latuconsina (2019) note that quality financial statements must be reliable, relevant, understandable, and comparable to ensure transparency and accountability.

The quality of reports depends on compliance with accounting standards and independent audit validation. Armanda et al. (2025) state that quality reports represent the performance of entities and support management control. Financial Statement Quality Indicators (Government Regulation No. 71 of 2010):

1) Relevant: influences decisions with predictive value, timeliness, completeness, and feedback.
2) Reliable: free from material errors, objective, neutral, verifiable
3) Comparable: consistent with previous periods for trend analysis
4) Understandable: format and terminology appropriate to the knowledge level of users

Accounting Information System

An accounting information system is a resource (human and equipment) that transforms financial data into helpful information for external and internal users (Bodnar, 2015). Nugroho (2011) adds that an accounting information system is an integrated set of forms, records, equipment, and personnel to convert data into information. Baridwan (2010) states that accounting information is the most important component for management related to financial data.

Purnama (2020) notes that accounting information systems are crucial because they are closely tied to institutional financial data, enabling the production of high-quality information. Romney and Steinbart (2016) define an accounting information system as a system for collecting, recording, storing, and processing data to support decision-making. Machmury et al. (2021) state that an accounting information system is a series of reports that are managed continuously to handle data exchange and generate financial data. An accounting information system is an integrated system that combines human resources, technology, and procedures to transform financial data into high-quality, timely information for internal and external users, playing a vital role in optimizing accounting processes in both the private and public sectors. Elements of accounting information systems according to Widjajanto (2015) are, Hardware (physical data processing devices), Software (operating system and application programs), Brainware (developers and managers), Procedures (consistent, repetitive activities), Database (computer-based recording system) and Communication Network Technology (information transmission).

The framework of thinking in this research is shown in the following image:

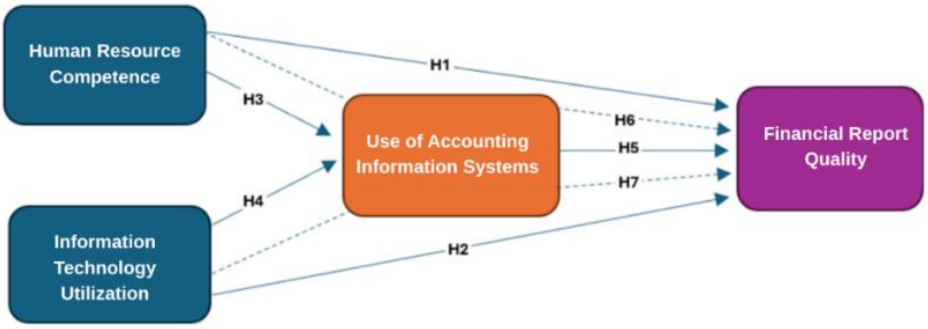

Figure 1: Conceptual framework
Sources: Data processed by the author, 2025

H_1: Human resource competence has a positive and significant effect on the quality of BOS fund financial reports.
H_2: The use of information technology has a positive and significant effect on the quality of BOS fund financial reports.
H3: Human resource competence has a positive and significant effect on the use of accounting information systems.
H_4: The use of information technology has a positive and significant effect on the use of accounting information systems.
H_5: The use of accounting information systems has a positive and significant effect on the quality of BOS fund financial reports.
H_6: The use of accounting information systems can mediate the Effect of human resource competency on the quality of BOS fund financial reports.
H_7: The use of accounting information systems can mediate the Effect of information technology utilization on the quality of BOS fund financial reports.

3. Method

Analysis Unit, Population, and Sample

The analysis unit of this study is senior high schools and vocational schools that manage BOS funds in Aceh Besar Regency and Banda Aceh City (Purwohedi, 2022). These two areas were selected based on strategic geographical considerations, a combination of urban and rural characteristics, variations in human resource competencies, and differences in IT infrastructure, which are ideal for comprehensive analysis. The BOS fund management team consists of the Principal, BOS Treasurer, and ARKAS Application Operator as the primary analysis units, as they form an integrated workflow in producing high-quality financial reports.
The population consists of all high schools and vocational schools receiving BOS funds in Banda Aceh City and Aceh Besar Regency. Total population is 93 schools (Banda Aceh: 27 high schools + 8 vocational schools = 35; Aceh Besar: 48 high schools + 10 vocational schools = 58). Purposive sampling was used with the criterion of schools with an A accreditation. This selection was based on a standardized management system, competent administrative staff, adequate IT infrastructure, and quality data, resulting in a total sample of 40 schools (Banda Aceh: 18; Aceh Besar: 22).

Data Collection Techniques

Using structured questionnaires with a 4-point Likert scale (without neutral options) to minimize social bias (Garland, 1991; Mustafa, 2013).

Data Analysis Techniques

Using Partial Least Squares (PLS) with SmartPLS due to the complexity of the model (intervening variables), moderate sample flexibility, predictive orientation, and the ability to test direct and indirect effects simultaneously (Ghozali & Latan, 2020; Usman et al., 2020). The stages of analysis are as follows:

1) Outer Model (Measurement Model)
   Convergent Validity: Factor loading > 0.70; AVE > 0.5
   Discriminant Validity: Cross-loading> 0.7
   Composite Reliability: > 0.7
2) Inner Model (Structural Model)
   R^2: 0.25 (weak), 0.50 (moderate), 0.75 (strong)
   F^2: 0.02 (weak), 0.15 (moderate), 0.35 (strong)
   VIF < 5 (no multicollinearity)
3) Hypothesis Testing
   Direct Effect: p-value < 0.05 = significant
   Indirect Effect: p-value < 0.05 = intervening variable acts as a mediator

4. Result and Discussion

Outer Model Analysis

The outer model focuses on the relationship between latent variables and indicators. Testing the outer model aims to ensure that the instruments used to measure latent variables have adequate validity and Reliability, so that the indicators are truly capable of representing the latent variables being studied. There are three main types of testing in the outer model, namely Convergent Validity, Discriminant Validity, and Construct Reliability. The Partial Least Squares Algorithm (PLS) is used to calculate the model in this study.

Convergent Validity

Convergent validity consists of three tests: item reliability (the validity of each indicator), composite Reliability, and average variance extracted (AVE). Convergent validity is used to measure the extent to which existing indicators can explain the dimensions. It means that the greater the convergent validity, the greater the dimension's ability to apply its latent variables. An indicator is considered valid if it has a correlation value above 0.70; a value of 0.6 is also considered sufficient. If there are indicators that do not meet these requirements, they must be discarded.

Figure 2 illustrates the indicator values of the four research variables: Human Resource Competence (X1), Financial Statement Quality (Y), Information Technology Utilization (X2), and Accounting Information System Use (Z). Variable X1 has nine indicators with relatively high outer loading values, ranging from 0.713 to 0.883, which indicates a substantial contribution to the construct. Variable X2 has 15 indicators with values ranging from 0.712 to 0.901, confirming the consistency of the indicators in explaining the use of information technology. Variable Y has 12 indicators with loading values between 0.775 and 0.869, which effectively describe the quality of financial reports. Meanwhile, variable Z consists of 18 indicators with a range of values from 0.738 to 0.885, indicating that the use of accounting information systems is represented quite strongly. Overall, all research variable statements have a factor loading value > 0.70, so all are considered valid. It indicates that the indicators/statements used successfully measure the correlation between the indicator/statement scores and their constructs/variables, thus supporting the construct validity of the measurement model. The convergent validity results are shown in the following figure:

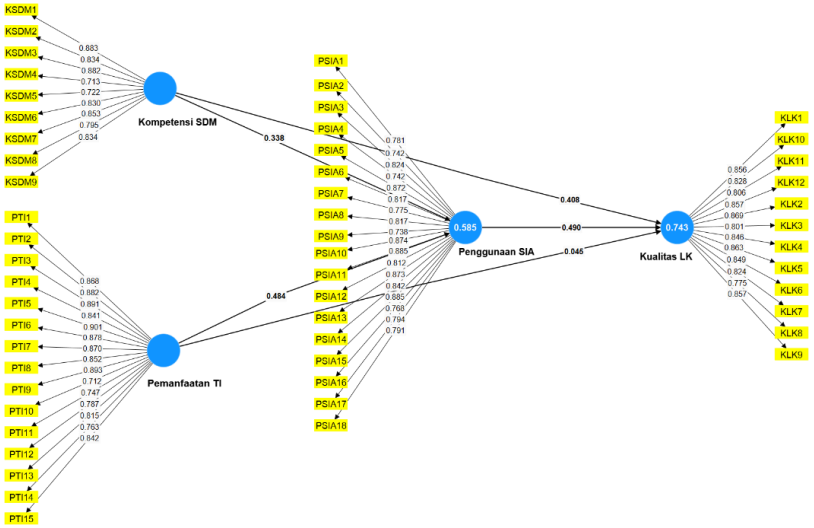

Figure 2: Measurement Model
Sources: Data processed by the author, 2025

Discriminant Validity

Latent variable correlation is part of the steps to examine discriminant validity, which involves assessing how closely the constructs in the model are related. High correlations between constructs may indicate problems with discriminant validity and multicollinearity. The estimation results are shown in the following table:

Table 1. Latent Variable Correlation Values, AVE, and Square Root √AVE

	Human Resource Competence	Financial Report Quality	Information Technology Utilization	Use of Accounting Information Systems	AVE	√AVE	Note
Human Resource Competence	1	**0.778**	**0.721**	**0.687**	0.670	**0.819**	Valid
Financial Report Quality	0.778	1	**0.696**	**0.803**	0.699	**0.836**	Valid
Information Technology Utilization	0.721	0.696	1	**0.728**	0.703	**0.839**	Valid
Use of Accounting Information Systems	**0.687**	**0.803**	**0.728**	1	0.663	**0.814**	Valid

Sources: Data processed by the author, 2025

Latent Variable Correlation values can be seen by comparing √AVE values. The AVE root value must be greater than the correlation value between latent variables in the same row/column. If the result is greater, then discriminant validity is fulfilled. Based on the test results, it shows that:

Human Resource Competence (√AVE = 0.819); all correlation values below it (0.778, 0.721, 0.687) are smaller than 0.819, indicating that it is a **valid** measure.
Financial Report Quality (√AVE = 0.836); all correlation values below it (0.696, 0.803) are smaller than 0.836, indicating that the results are **valid**.

Information Technology Utilization (√AVE = 0.839); all correlation values below it (0.728) are smaller than 0.839, so it can be concluded that this is **a valid** result.
The use of Accounting Information Systems (√AVE = 0.814) is supported by all correlation values below it (0.687, 0.803, 0.728), which are smaller than 0.814. Therefore, it can be concluded that the use of Accounting Information Systems is **valid**.

Construct Reliability

Composite Reliability is used to ensure the internal consistency of the indicators that form the latent variables. In Smart PLS, Composite Reliability is the primary tool for measuring Reliability, and a CR value ≥ 0.7 is considered to meet the standard for research.

Table 2. Composite reliability value

Variable	Composite Reliability	Note
Human Resource Competence	0.948	Reliabel
Financial Report Quality	0.965	Reliabel
Information Technology Utilization	0.972	Reliabel
Use of Accounting Information Systems	0.972	Reliabel

Sources: Data processed by the author, 2025

The results of this analysis indicate that the composite reliability values for the constructs/variables of human resource competence, financial statement quality, information technology utilization, and accounting information system utilization are 0.948, 0.965, 0.972, and 0.972, respectively. All composite reliability values are ≥ 0.70, indicating that all variables have good Reliability.

Inner Model Analysis

R-squared in PLS-SEM measures how well independent variables can explain the variation of dependent variables in a structural model. The R^2 value indicates the model's overall predictive power. The assessment criteria are divided into three categories, namely R^2 of 0.25 indicates a weak effect, R^2 of 0.50 indicates a moderate effect, and R^2 of 0.75 indicates a strong or substantial effect. Thus, the higher the R^2 value for a dependent variable, the greater the variation that its independent variables can explain. The following are the R-Square values in this analysis:

Table 3. R Square Test Results (R^2)

Var. Dependen	R-square	R-square adjusted	Note
Financial Report Quality	0.743	0.736	Strong
Use of Accounting Information Systems	0.585	0.578	Moderate

Sources: Data processed by the author, 2025

Based on the R-Square test results, the Financial Statement Quality (Y) variable has a value of 0.743. It indicates that the independent variables in the model can explain 74.3% of the variation in Financial Statement Quality. In comparison, the remaining 25.7% is influenced by other factors outside the scope of the study. This value is considered strong because it exceeds 0.70, indicating that the model has high explanatory power for the dependent variable.

Meanwhile, the Accounting Information System Usage (Z) variable has an R-Square value of 0.585, which means that the independent variables in the model can explain 58.5% of the variation in accounting information system usage, and other variables outside the model influence the remaining 41.5%. This value falls into the moderate category because it exceeds 0.50.

Hypothesis Testing

Significance testing in PLS-SEM is conducted to determine whether the relationships between latent variables in the model are statistically significant. This process typically employs the bootstrapping technique, in which data are resampled to calculate path coefficient values and their corresponding standard errors. The results are reported in the form of t-statistics or p-values. A relationship is considered significant if the p-value is smaller than the predetermined significance level (in this study, a significance level of 0.05 was used). Meanwhile, for t-statistics, if it is greater than the t-table (in this study, the t-table is greater than 1.657; see the T-table attachment). A significant path coefficient indicates that the relationship between the independent and dependent latent variables has strong statistical support, allowing the proposed hypothesis to be accepted.

Table 4. Direct Effects of T-Statistics and P-Values

Variable Relationships	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Note.
Human Resource Competence -> Financial Statement Quality	0.408	0.395	0.112	3.633	0.000	Significant
Use of Information Technology -> Financial Report Quality	0.045	0.056	0.134	0.339	0.367	Not Significant
Human Resource Competence -> Accounting Information System Utilization	0.338	0.344	0.11	3.081	0.001	Significant
Use of Information Technology -> Use of Accounting Information Systems	0.484	0.482	0.114	4.236	0.000	Significant
Use of Accounting Information Systems -> Quality of Financial Reports	0.490	0.498	0.105	4.681	0.000	Significant

Sources: Data processed by the author, 2025

Based on Table 4, the hypothesis test can be explained as follows:

1. The Effect of human resource competence on the quality of BOS fund financial reports has a coefficient (Effect) value of 0.408. The t-statistic value is 3.633 > 1.657, and the p-value obtained is 0.000 < 0.05, so it can be concluded that H1, which states that human resource competence has a positive effect on the quality of financial reports, is "accepted".
2. The Effect of information technology utilization on the quality of BOS fund financial reports has a coefficient value (Effect) of 0.045. The t-statistic value is 0.339 < 1.657, and the p-value obtained is 0.367 > 0.05, so it can be concluded that H2, which states that the use of information technology has a positive effect on financial statement quality, is "rejected".
3. The Effect of human resource competence on the use of accounting information systems has a coefficient value (Effect) of 0.338. The t-statistic value is 3.081 > 1.657, and the p-value obtained is 0.001 < 0.05, so it can be concluded that H3, which states that human

resource competence has a positive effect on the use of accounting information systems, is "accepted".

4. The Effect of information technology utilization on the use of accounting information systems has a coefficient value (Effect) of 0.484. The t-statistic value is 4.236 >1.657, and the p-value obtained is 0.000<0.05, so it can be concluded that H4, which states that the use of information technology has a positive effect on the use of accounting information systems, is "accepted".
5. The Effect of accounting information system usage on the quality of BOS fund financial reports has a coefficient value (Effect) of 0.490. The t-statistic value is 4.681 > 1.657, and the p-value obtained is 0.000 < 0.05, so it can be concluded that H5, which states that the use of accounting information systems has a positive effect on the quality of financial reports, is "accepted".

Table 5. Indirect Effects of T-Statistics and P-Values

Variable Relationships	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Note.
Human Resource Competency -> Use of Accounting Information Systems -> Quality of Financial Reports	0.166	0.174	0.073	2.283	0.022	significant
Use of Information Technology -> Use of Accounting Information Systems -> Quality of Financial Reports	0.237	0.238	0.071	3.354	0.001	significant

Sources: Data Processed By The Author, 2025

Based on Table 5, the results of the indirect hypothesis test are as follows:

1. The use of accounting information systems mediates the Effect of human resource competence on the quality of BOS fund financial reports, with a coefficient (Effect) value of 0.166. The t-statistic value is 2.283 > 1.657, and the p-value obtained is 0.022 < 0.05, so it can be concluded that H6, which states that the use of accounting information systems can mediate the Effect of human resource competence on the quality of BOS fund financial reports, is "accepted."
2. The use of accounting information systems mediates the Effect of information technology utilization on the quality of BOS fund financial reports, with a coefficient (effect) value of 0.237. The t-statistic value is 3.354 > 1.657, and the p-value obtained is 0.001 < 0.05, so it can be concluded that H7, which states that the use of accounting information systems can mediate the Effect of information technology utilization on the quality of BOS fund financial reports, is "accepted".

Discussion

Human resource competence has a significant positive effect on the quality of BOS fund financial reports (coefficient 0.408; t-statistic 3.633; p-value 0.000). This finding aligns with Jensen and Meckling's (1976) agency theory, which posits that competent human resources mitigate information asymmetry between the Principal (the government) and the agent (the school manager). The results are consistent with the research of Irafah et al. (2020), Lusiyana et al. (2020), Kharismayani & Kurniawan (2020), Supit (2023), and Hutabri (2023).

The use of information technology does not have a significant effect on the quality of BOS fund financial reports (coefficient 0.045; t-statistic 0.339; p-value 0.367), so H^2 is rejected. Technology serves as a facilitator, not a primary driver. The findings align with those of Pratama & Sari (2022), Wijaya & Setiawan (2021), and Nurmala & Putra (2020), which emphasize the importance of human resource competence and internal control systems.

Human resource competency has a significant positive effect on the use of accounting information systems (coefficient 0.338; t-statistic 3.081; p-value 0.001). The findings are supported by Ishak and Syam (2020), with an influence of 56.9%, as well as Riskia et al. (2022), Pribadi et al. (2023), Sari & Hwihanus (2025), and Nasution et al. (2024), which demonstrate that accounting information systems are effective mediators.

The use of information technology has a significant positive effect on the use of accounting information systems (coefficient 0.484; t-statistic 4.236; p-value 0.000), so H^4 is accepted. The findings are consistent with Pribadi et al. (2023), Dewi et al., (2020), Nengsy (2018), Sari & Hwihanus (2025), Riskia et al. (2022), Binawati & Nindyaningsih (2022), Hadis et al. (2022), and Ariska et al. (2023).

The use of accounting information systems has a significant positive effect on the quality of BOS fund financial reports (coefficient 0.490; t-statistic 4.681; p-value 0.000). This finding aligns with agency theory and is supported by Isnaen & Albastiah (2021), Faisal et al. (2023), Supit (2023), and Nasution et al. (2024). However, Prasanthi et al. (2023) found insignificant results.

The accounting information system significantly mediates the Effect of human resource competence on the quality of BOS fund financial statements (coefficient 0.166; t-statistic 2.283; p-value 0.022). The findings confirm those of Mahsun (2016) and are consistent with those of Nasution et al. (2024), Saputra (2021), Riskia et al. (2022), Supit (2023), Prasanthi et al. (2023), and Pribadi et al. (2023).

The accounting information system significantly mediates the Effect of information technology utilization on the quality of BOS fund financial reports (coefficient 0.237; t-statistic 3.354; p-value 0.001), thus accepting H7. The findings support the theory of Laudon and Laudon (2014) and Diantari et al. (2024), aligning with Saputra (2021), Pribadi et al. (2023), and Ardiyanto et al. (2024).

5. Conclusions

Based on the study's results, human resource competencies were found to have a positive and significant impact on the quality of BOS fund financial reports, both directly and through the mediating role of accounting information systems. Meanwhile, the use of information technology did not have a direct and significant effect on the quality of the BOS fund's financial reports. However, its Effect became positive and significant when mediated by the use of accounting information systems. It indicates that both human resource competencies and information technology contribute positively and significantly to improving the use of accounting information systems. Thus, it can be concluded that accounting information systems play a strategic role as mediators that connect human resource competencies and information technology with the quality of BOS fund financial reports, so that the existence of a best accounting information system is key to optimizing the impact of these two factors on improving the quality of financial reporting.

Acknowledgements

The author would like to express his gratitude to Allah SWT for His mercy and blessings, which enabled this research to be completed successfully. The author would also like to express his deepest gratitude to the head master and all members of the school leadership for granting

permission to conduct this research and for taking the time to complete the research instruments and provide valuable data. The author would also like to thank colleagues who have provided support, constructive suggestions, and meaningful assistance throughout this research process. The author would also like to thank his family for their constant encouragement and motivation, as well as all those who have directly or indirectly contributed to the completion of this research. This research can contribute to the development of education, and this collaboration can continue in the future.

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