

(Research/Review) Article

The Effect of Internal Control Effectiveness, Accountability, and Transparency on Corporate Financial Reporting Quality: The Moderating Role of Human Resource Competence

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Abstract: This study aims to analyze the effect of internal control effectiveness, accountability, and transparency on the quality of corporate financial reporting, with human resource competence as a moderating variable at PT Pelindo Multi Terminal. The research employs a quantitative descriptive method. The study population consists of 90 individuals, including directors, internal control systems, audit committee members, corporate secretariat, and the finance division, determined using a saturated sampling technique. Primary data were collected through questionnaires utilizing a Likert scale, and the data were analyzed using SmartPLS 4.0 software. The findings indicate that internal control effectiveness, accountability, and transparency have a positive and significant effect on the quality of corporate financial reporting. However, the moderation test results show that human resource competence is only able to moderate the relationship between internal control effectiveness and accountability on financial reporting quality. In contrast, for transparency, the moderation test demonstrates no significant effect, as it does not strengthen the relationship between transparency and financial reporting quality. These findings are expected to provide valuable insights for PT Pelindo Multi Terminal in achieving high-quality financial reporting.

Keywords: Accountability; Corporate Financial Reporting Quality; Human Resource Competence; Internal Control Effectiveness; Transparency

1. Introduction

Financial statements are the primary instrument that reflects the actual condition of a company and serve as the basis for stakeholders in making strategic decisions. According to the Indonesian Financial Accounting Standards (SAK) 201, 2022, high-quality financial statements must meet the criteria of relevance, reliability, comparability, and understandability. These aspects serve as benchmarks for financial reporting quality, as poor quality directly implies a decline in public trust, an increased risk of erroneous business decisions, and the potential occurrence of fraud [1]

The relevance factor determines the extent to which financial information provides predictive and confirmatory value [2], emphasizing that relevant financial statements must present complete, accurate information that reflects the actual financial condition. Furthermore, the reliability factor requires honest representation free from bias, where information must be verifiable and consistent with actual events [3]. The comparability factor plays a role in assisting investors, regulators, and internal parties in evaluating company performance over time as well as benchmarking against other firms [4]. Lastly, the understandability factor ensures that financial statements can be clearly interpreted by users, regardless of whether or not they have a financial background [5].

Although the accounting conceptual framework has been established, the reality in practice shows that the preparation of financial statements has not fully complied with the standards. Many companies, particularly those in the State-Owned Enterprises (SOEs) sector, face

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serious issues related to accountability, transparency, and the effectiveness of internal control. As strategic economic actors managing the nation's vital resources, SOEs are expected to serve as role models for sound financial governance [6]. However, the audit results of the Audit Board of Indonesia (BPK) in 2024 revealed that state finances managed by SOEs are still not fully orderly, with findings of financial statement manipulation, lack of transparency, and weak managerial accountability (BPK RI, 2024).

One prominent example is the case of PT Pelindo. According to the Audit Board of Indonesia's (BPK) Summary of Semester Audit Results (IHPS) in 2023, PT Pelindo recorded a significant loss of IDR 407.64 billion, which was higher than that of other SOEs audited. In addition, audit results from Public Accounting Firms (KAP) for PT Pelindo and the former PT Pelindo 1 during the 2019–2023 period revealed several findings in financial reporting, ranging from restatements of fixed assets and recalculations of post-employment benefit liabilities to the application of complex hedge accounting. Although the company received an unqualified opinion, important notes were highlighted concerning weaknesses in financial reporting, raising questions about the substantive quality of its financial statements.

This phenomenon leads to the conclusion that the quality of financial statements is influenced by the effectiveness of internal control, accountability, and transparency. However, these factors cannot stand alone. The role of human resource competence becomes a crucial element in either strengthening or weakening their influence. Competent personnel in the field of accounting are able to understand financial reporting standards, prepare accurate reports, and ensure information transparency. Conversely, the presence of employees with non-accounting backgrounds has the potential to undermine financial reporting quality [7] [8].

Thus, research on the effect of internal control effectiveness, accountability, and transparency on financial reporting quality, with human resource competence as a moderating variable, becomes highly relevant, particularly within SOEs such as PT Pelindo Multi Terminal. This study not only provides academic contributions but also offers practical implications for SOE management in improving the quality of corporate financial reporting.

2. Literature Review

Agency theory explains the contractual relationship between principals (owners) and agents (management), in which both parties have differing interests that often lead to conflicts and information asymmetry [9]. Differences in objectives and risk characteristics make accountability and transparency essential to minimizing manipulation and enhancing stakeholder trust. Accountability encourages agents to present high-quality financial statements, while transparency reduces information asymmetry and potential conflicts. In addition, the effectiveness of internal control plays a crucial role in monitoring managerial activities to ensure that financial statements are relevant, reliable, comparable, and understandable [10]. Thus, agency theory underscores that internal control effectiveness, accountability, and transparency are key factors in improving the quality of corporate financial reporting.

Human Capital Theory

Human Capital Theory developed from the 18th to the early 20th century and was popularized by Theodore W. Schultz (1960) and Gary S. Becker (1964), who emphasized that human development is not limited to physical strength and labor but also encompasses education, skills, and knowledge that enhance an individual's economic value. Human capital is regarded as an essential asset of a company, as it reflects the collective capability of employees to create added value through their intelligence, skills, and talents [11]. Human resource competence strengthens the effectiveness of internal control, accountability, and transparency, thereby making financial statements more relevant, reliable, comparable, and understandable [12]. The higher the quality of human capital, the more effective the organization becomes in detecting errors, preventing fraud, and ensuring compliance with procedures. Thus, human capital is a strategic asset which, if consistently developed, can create a competitive advantage for the company.

Corporate Financial Reporting Quality

Financial statements are essential instruments for companies, serving as tools for decision-making, accountability, and the evaluation of performance and financial condition. According to the Indonesian Institute of Accountants (IAI), financial statements include the balance sheet, income statement, changes in financial position, cash flows, and other explanatory notes that provide an overview of a company's financial health [13] [14]. The quality of financial statements is determined by the extent to which the information presented is relevant, reliable, comparable, and understandable [15] [16]. Relevant information must be timely, complete, and provide confirmatory value; reliable information must be truthful, neutral, and verifiable; comparable information must be consistent across periods and between companies; and understandable information must be clear, concise, and free from error. By fulfilling these criteria, financial statements not only accurately reflect a company's condition but also enhance transparency, trust, and the quality of decision-making by stakeholders.

Internal Control Effectiveness

According to COSO (Committee of Sponsoring Organizations of the Treadway Commission), internal control is a process influenced by the board of directors, management, and all personnel to ensure operational effectiveness, the reliability of financial reporting, and compliance with laws and regulations [17]. The effectiveness of internal control is reflected in policies and procedures that are able to mitigate risks, maintain operational efficiency, and ensure that accounting data are reliable and verifiable [18] [19]. COSO outlines five key components: the control environment, which includes policies, procedures, and organizational structure [20]; risk assessment to identify and prevent potential losses [21]; control activities such as segregation of duties, whistleblowing, and transaction verification [22]; ongoing monitoring to detect irregularities and address weaknesses [23]; and information and communication to ensure that the data are relevant, clear, and usable for decision-making [24].

Accountability

Accountability is understood as the obligation of an actor to explain and justify their actions to a forum entitled to assess and impose consequences [25]. For companies, accountability is essential as a form of responsibility in the use of authority and financial resources to stakeholders and serves as a determining factor of financial reporting quality. The indicators of accountability encompass three main aspects: public accountability, which emphasizes compliance with regulations, efficient use of resources, and transparent reporting; financial accountability, which evaluates the stability of financial conditions, the ability to meet obligations, the achievement of targets, and the recording of transactions in accordance with accounting principles; and performance accountability, which measures operational effectiveness, managerial accountability, and the achievement of organizational objectives [26].

Transparency

Transparency is a fundamental principle that ensures the openness of financial information in an honest, timely, and publicly accessible manner, based on the premise that the public has the right to know how organizations manage resources and comply with regulations [27][28][29]. Financial statement transparency encompasses three main indicators: informativeness, which emphasizes the provision of material, relevant, clear, and easily accessible information; openness, which guarantees public access and accountability in reporting and financial management; and disclosure, which requires financial statements to be presented transparently, in accordance with standards, and complemented by non-financial information related to governance, sustainability, and risk management practices such as hedging [30].

Human Resource Competence

Competence is defined as an individual's ability to achieve satisfactory performance through the application of knowledge, skills, and attitudes aligned with organizational objectives [31]. Human resource competence significantly affects the quality of financial statements because personnel who understand accounting standards, regulations, and reporting requirements can prepare accurate, transparent, and compliant reports, thereby enhancing stakeholder trust. This competence includes hard skills such as data analysis and

the use of accounting software, as well as soft skills such as professional ethics and critical thinking. Spencer & Spencer (1993) [32] as cited in Kusuma (2021) [33] categorize competence into three main characteristics: knowledge, which includes understanding regulations, accounting standards, and accounting cycles; skills, encompassing the ability to accurately prepare journal entries, notes to financial statements, and cash flow statements; and behavior, which emphasizes ethics, compliance, integrity, and professionalism in carrying out responsibilities. Therefore, human resource competence plays a direct role in maintaining the credibility, accuracy, and quality of corporate financial reporting.

3. Proposed Method

Descriptive statistical analysis is a method used to process and present data as they are, without drawing generalizations [34]. In financial reporting, this analysis is employed to illustrate the distribution of financial ratios, compliance with accounting standards, and stakeholder perceptions. Measures of central tendency (mean, median, mode) and dispersion (standard deviation, range) help assess data consistency, with a reasonable standard deviation considered $\leq 20\%$ of the mean. Distribution analyses such as skewness and kurtosis are also important for detecting outliers. Descriptive statistics serve as an initial stage prior to further analysis, ensuring that the data are valid and accurately represent the actual conditions.

Outer Model Test (Measurement Model)

The purpose of outer model analysis is to ensure that the indicators of latent variables possess adequate convergent and discriminant validity [35]. There are two types of models: formative, in which manifest variables influence the latent variable, and reflective, in which manifest variables are influenced by the latent variable [36]. The evaluation of the outer model focuses on the validity and reliability of constructs or indicators [37]. To examine and evaluate the outer model test, the following procedures are carried out:

- a. Convergent Validity;
- b. Discriminant Validity;
- c. Reliability Test.

Inner Model Test (Structural Model)

The structural model (Inner Model) is a model that illustrates the relationships between latent and manifest variables to ensure that the constructed structural model is robust and accurate [38]. The inner model consists of a number of variables and indicators and is used to measure the overall accuracy of the model in the study. To examine and evaluate the tests within the model, the following procedures are carried out:

- a. R-Square Test
- b. Q-Square Test
- c. F-Square Test

Hypothesis Testing

The t-test is used to assess the effect of each independent variable on the dependent variable partially [40]. The criterion is that if the significance value is < 0.05 , the hypothesis is accepted (indicating a significant effect), whereas if it is > 0.05 , the hypothesis is rejected (indicating no significant effect).

4. Results and Discussion

This study employs SEM-PLS with three stages of analysis: the outer model, the inner model, and hypothesis testing. The outer model evaluates validity and reliability, whereas the inner model assesses the relationships among variables.

Outer Model Testing (Measurement Model)

The outer model test is an analysis used to assess the construct validity and reliability of the instruments. This model defines how each indicator relates to its latent variable. The outer model test can be evaluated using the following indicators:

Convergent Validity

The rule of thumb used to assess convergent validity is that the loading factor should be between 0.6 and 0.7 to be considered acceptable, and the Average Variance Extracted (AVE) must be greater than 0.5, as shown in the table below:

Table 1. Convergent Discriminant Test Results.

	Average variance extracted (AVE)	Explanation
X1	0.660	Valid
X2	0.662	Valid
X3	0.672	Valid
Y	0.643	Valid
Z	0.851	Valid

It can be seen from the table above that the AVE values are greater than 0.5, indicating that each construct is valid and meets the criteria.

Discriminant Validity

The results of discriminant validity testing can be assessed using the Heterotrait-Monotrait Ratio (HTMT), as presented in the following results:

Table 2. Discriminant Validity Test Results.

	X2	X1	Z	Y	X3	Z x X3	Z x X2	Z x X1
X2								
X1	0.786							
Z	0.351	0.485						
Y	0.688	0.740	0.579					
X3	0.769	0.790	0.460	0.707				
Z x X3	0.075	0.098	0.354	0.101	0.187			
Z x X2	0.111	0.079	0.326	0.264	0.065	0.615		
Z x X1	0.049	0.081	0.249	0.221	0.095	0.697	0.479	

The results show that the HTMT values between constructs are < 0.85, indicating no multicollinearity issues and that discriminant validity is achieved. This means the model meets the discriminant validity criteria, and the constructs are capable of measuring distinct concepts validly.

Reliability Test

Reliability testing ensures that the instruments measure constructs accurately, consistently, and appropriately. For reflective indicators, Cronbach’s Alpha should be > 0.7 for confirmatory research and > 0.6 for exploratory research. Composite reliability values should also be > 0.7 (confirmatory) or between 0.6 - 0.7 (exploratory).

Table 3. Reliability Test Results.

	Cronbach’s Alpha	Composite Reliability (rho_a)
X1	0.963	0.965
X2	0.954	0.956
X3	0.956	0.959
Y	0.953	0.955
Z	0.978	0.980

The reliability test results indicate that all constructs have Cronbach's Alpha and Composite Reliability values > 0.70 , namely X1 (0.963; 0.965), X2 (0.954; 0.956), X3 (0.956; 0.959), Y (0.953; 0.955), and Z (0.978; 0.980). This demonstrates excellent reliability, with indicators consistently measuring the latent variables, thereby confirming that the model is reliable.

Inner Model Testing (Structural Model)

Tests on the structural model are conducted to examine the relationships between latent variables. In this study, the structural model evaluation consists of the R-Square test, Q-Square test, and F-Square test.

R-Square Test

The R-Square value is used to assess the contribution of each variable and the predictive strength of the structural model on the endogenous latent variable (Yuhana et al., 2024). An R-Square of 0.75 indicates a strong model, 0.50 moderate, and 0.25 weak. The PLS R-Square results represent the proportion of construct variance that can be explained by the model.

Table 4. R-Square Results.

	R-Square	R-Square adjusted
Y	0.669	0.641

The R-Square value for construct Y is 0.669, with an adjusted R-Square of 0.641, indicating that 66.9% of the variability in Y is explained by the independent variables, while 33.1% is influenced by factors outside the model. This value is considered moderate (>0.50), suggesting that the model is fairly adequate in explaining the variance of the dependent variable.

Q-Square Test

Q-Square is used to assess the predictive relevance of the model. If Q-Square > 0 , it indicates that the model has good predictive capability, and the closer the value is to 1, the stronger the model's predictive power.

Table 5. Q-Square Results.

	Q ² predict	RMSE	MAE
Y	0.589	0.657	0.518

The Q²predict value for variable Y is 0.589, indicating that the model has good predictive capability since it is >0 and close to 1. This is supported by an RMSE of 0.657 and an MAE of 0.518, reflecting relatively small prediction errors, suggesting that overall the model is able to predict the dependent variable with fairly high accuracy.

F-Square Test

The F-Square (f^2) test is used to examine the contribution of each independent variable to the dependent variable within the structural model. The f^2 values are interpreted as follows: ≥ 0.02 (small effect), ≥ 0.15 (medium effect), and ≥ 0.35 (large effect). The higher the value, the greater the influence of the independent variable on the dependent variable.

Table 6. F-Square Results

Relationship	F-Square
X1 -> Y	0.072
X2 -> Y	0.037
X3 -> Y	0.050
Z -> Y	0.072
Z x X1 -> Y	0.047
Z x X2 -> Y	0.038
Z x X3 -> Y	0.011

All independent variables and interactions generally contribute only a small effect on the quality of financial statements. Internal control effectiveness, accountability, human resource competence, and transparency have f^2 values in the range of 0.02–0.15 (small effect), while the interactions of human resource competence with accountability and internal control also show small effects. The interaction of human resource competence with transparency is even

<0.02, thus considered insignificant. Therefore, although the relationships between variables are significant, their contribution to improving financial statement quality is relatively limited.

Hypothesis Testing

Hypothesis testing was conducted using bootstrapping, which produced a t-statistic and p-value for each path relationship. A relationship is considered significant if the p-value < 0.05 ($\alpha = 5\%$).

Table 7. Path Coefficient.

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
X1->Y	0.278	0.275	0.109	2.558	0.005
X2->Y	0.191	0.203	0.108	1.770	0.038
X3->Y	0.236	0.227	0.117	2.019	0.022
Z x X1 -> Y	0.209	0.205	0.085	2.449	0.007
Z x X2 -> Y	0.197	0.190	0.111	1.772	0.038
Z x X3 -> Y	-0.122	-0.120	0.134	0.911	0.181

The results of hypothesis testing indicate that internal control effectiveness (coefficient = 0.278; $p = 0.005$), accountability (0.191; $p = 0.038$), and transparency (0.236; $p = 0.022$) have a positive and significant effect on the quality of financial statements. Human resource competence was found to moderate the effect of internal control effectiveness (0.209; $p = 0.007$) and accountability (0.197; $p = 0.038$), thereby strengthening their relationships with financial statement quality. However, human resource competence does not moderate the effect of transparency (coefficient = -0.122; $p = 0.181$) on the quality of financial statements. The results of hypothesis testing in this study were obtained through the analysis of t-statistic and p-value using the bootstrapping technique. A relationship between constructs is considered significant if the p-value < 0.05. The detailed results of the hypothesis testing are as follows:

Table 8. Research Hypotheses.

No	Hypotheses	Decision
H1	Internal control effectiveness has a positive effect on the quality of the company's financial statements.	Accepted
H2	Accountability has a positive effect on the quality of the company's financial statements	Accepted
H3	Transparency has a positive effect on the quality of the company's financial statements	Accepted
H4	Human resource competence moderates the effect of internal control effectiveness on the quality of the company's financial statements	Accepted
H5	Human resource competence moderates the effect of accountability on the quality of the company's financial statements	Accepted
H6	Human resource competence does not moderate the effect of transparency on the quality of the company's financial statements	Rejected

5. Conclusions

Based on the results of this study, it can be concluded that the quality of a company's financial statements is significantly influenced by internal control effectiveness, accountability, and transparency. These three factors have been proven to contribute positively, meaning that the better their implementation, the higher the quality of the financial statements produced. In addition, human resource competence plays an important role as a moderating variable. Human resource competence strengthens the effect of internal control effectiveness and accountability on financial statement quality, although it was not found to moderate the effect of transparency. Model testing results indicate that the independent variables examined can explain 66.9% of the variability in financial statement quality, which falls into the moderate category, and have good predictive ability, with a Q^2 predict value of 0.589. Nevertheless, the f-square results indicate that the contribution of each variable and their interactions to improving financial statement quality is relatively small. Therefore, this study emphasizes that enhancing the quality of financial statements, particularly in state-owned enterprises such as PT Pelindo Multi Terminal, requires effective internal control implementation, high accountability, and adequate transparency, all of which are further optimized when supported by professional human resource competence.

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