Yayasan Literasi Ilmiah Indonesia

BizNOMIC: International Journal of Business and Economics Vol. 1 No. 4 October 2026

Accountant Performance in Digital Financial Reporting for MBG in Nganjuk Regency

Enggar Sukhma Nalindri[1], Indrian Supheni[2]*, Dwi Puji Rahayu[3], Nguyen Thi Hai HA[4]
[1,2,3]University of PGRI Mpu Sindok, Nganjuk, Indonesia
[4]VNU University of Economics and Business, Vietnam National University, Hanoi, Vietnam
*e-mail: isupheni@upms.ac.id

Article History
Received:
13 September 2026
Revised
24 September 2026
Accepted:
29 September 2026
Available online:
31 October 2026

Keywords:
Digital Competence;
Digital Financial Reporting System;
Accountant Performance;
Free Nutritious Meals Program;
Public Sector Accounting;

Hak Cipta (c) 2026 BizNOMIC: International Journal of Business and Economics

Artikel ini berlisensi Creative Commons Attribution-ShareAlike 4.0 International License.

ABSTRACT

Purpose: This study aims to examine the influence of digital competence and digital financial reporting systems on the performance of accountants in the Free Nutritious Meals (Makan Bergizi Gratis/MBG) Program in Nganjuk Regency.

Method: This study employed a quantitative approach with a causal associative design. The population consisted of 106 accountants working at Nutrition Fulfillment Service Units (SPPG) in Nganjuk Regency operating up to March 2026. A saturated sampling technique was applied, resulting in a sample of 106 respondents. Data were collected through questionnaires, documentation, literature studies, and interviews, and analyzed using multiple linear regression with IBM SPSS, including t-test, F-test, and coefficient of determination analysis.

Finding: The results show that digital competence has a positive and significant effect on accountants' performance, while the digital financial reporting system also has a positive and significant effect. Simultaneously, both variables significantly affect accountants' performance, with an R^2 value of 0.616, indicating that they explain 61.6% of the variation in accountants' performance.

Novelty: This study provides a novel empirical contribution by simultaneously integrating digital competence and digital financial reporting system utilization to explain accountant performance specifically in the digital financial reporting context of the MBG Program in Nganjuk Regency, a public-sector program that has received limited empirical attention.

PUBLISHER:
Yayasan Literasi Ilmiah Indonesia
Yogyakarta, Indonesia

INTRODUCTION

Digital transformation in public financial management has become a strategic priority for governments to improve transparency, accountability, and efficiency in financial reporting. The integration of digital accounting systems enables financial transactions to be recorded, processed, and monitored in real time, thereby reducing reporting errors and supporting evidence-based decision making. In Indonesia, the implementation of digital financial reporting has expanded across various government programs as part of broader public sector reform. National-level evidence illustrates the scale of this shift: the Instansi-Level Financial Application System (Sistem Aplikasi Keuangan Tingkat Instansi/SAKTI), mandated under Minister of Finance Regulations No. 223/PMK.05/2015 and No. 131/PMK.05/2016, had been fully rolled out and used by all central government work units across Indonesia by 2022, reflecting the rapid and widespread adoption of digital financial reporting at the national level (Directorate General of Treasury, 2022). Despite this progress, studies report that digital reporting platforms such as SAKTI continue to face performance and accessibility issues at the operational level, underscoring that nationwide technological rollout alone does not guarantee optimal implementation (Hairani, 2025). Nevertheless, the successful implementation of digital systems is influenced not only by technological infrastructure but also by the readiness and competence of human resources responsible for operating them.

One of the national strategic programs requiring reliable financial reporting is the Free Nutritious Meals Program (Program Makan Bergizi Gratis/MBG), which was launched in 2025 to improve children's nutritional status and reduce the prevalence of stunting in Indonesia. Supported by a substantial state budget, the program demands transparent, accurate, and accountable financial management to ensure that public resources are utilized effectively (Arvind & Rao, 2025). Consequently, the government has introduced digital financial reporting mechanisms to strengthen financial governance, facilitate monitoring, and improve accountability across implementing institutions.

To reinforce financial governance, the National Nutrition Agency (Badan Gizi Nasional/BGN) has implemented a multilayered monitoring system that includes internal audits, technical supervision, and real-time financial monitoring through digital reporting platforms. The use of digital applications allows financial transactions to be monitored more efficiently while reducing the risk of reporting delays and financial irregularities. However, the effectiveness of these systems depends heavily on the capability of accountants to operate digital reporting applications accurately and consistently in accordance with established procedures.

Preliminary observations conducted by the researcher at three Nutrition Fulfillment Service Units (SPPG) in Nganjuk Regency, anonymized as SPPG A, SPPG B, and SPPG C, revealed that digital financial reporting has not yet been implemented optimally. Several practical challenges were identified, including differences in accountants' digital competence, delays in transaction input, errors in uploading supporting documents, and the continued use of manual records before data were entered into the digital system (Boyatzis, 2008). Furthermore, system updates frequently required additional technical assistance, indicating that technological implementation alone is insufficient without competent users.

The observations also demonstrated variations in accountants' performance across the three SPPGs. SPPG A generally completed financial reports accurately and on schedule, whereas SPPG B experienced delays in recording transactions. Meanwhile, SPPG C frequently encountered document revisions and prolonged validation processes following system updates. These differences suggest that accountants' digital competence and their ability to utilize digital financial reporting systems may significantly influence their performance in producing timely, accurate, and reliable financial reports.

The growing digitalization of accounting practices has altered the competencies expected from professional accountants (Supriyanto, 2024). Beyond mastering conventional accounting knowledge, accountants are now required to possess digital competencies, including the ability to operate accounting information systems, utilize financial technologies, and adapt to continuous technological developments. Digital literacy has become an essential professional capability because it enables accountants to process information efficiently, improve reporting quality, and support organizational performance in increasingly technology-driven environments.

Although previous studies have examined digital transformation, accounting information systems, and changes in the accounting profession, most have focused on private organizations or public institutions in general. Limited empirical evidence specifically investigates accountants' performance within the digital financial reporting system of the Free Nutritious Meals Program. Furthermore, previous research rarely integrates digital competence and digital reporting system utilization simultaneously as determinants of accountants' performance within a single empirical model. This limitation indicates a clear research gap that warrants further investigation in the context of Indonesia's public sector financial management.

Based on these considerations, this study aims to examine the influence of accountants' digital competence and the utilization of digital financial reporting systems on accountants' performance in the Free Nutritious Meals Program in Nganjuk Regency. Theoretically, this study contributes to the literature by empirically integrating Organizational Behavior Theory, Competency Theory, and the Technology Acceptance Model within a single explanatory model of accountant performance in a public-sector digital financial reporting context, an integration that has rarely been examined jointly in prior studies on government digital transformation. Practically, the findings are also expected to provide recommendations for policymakers and the National Nutrition Agency to improve accountants' competencies, optimize digital reporting implementation, and strengthen accountability and transparency in managing one of Indonesia's largest national social programs.

THEORETICAL FRAMEWORK AND HYPOTHESIS DEVELOPMENT

Organizational Behavior Theory

Organizational Behavior Theory explains the behavior of individuals and groups within an organization and its influence on organizational effectiveness. According to Robbins & Judge (2023), organizational behavior is a field of study that examines the impact of individuals, groups, and organizational structures on the behavior of organizational members with the objective of improving organizational effectiveness. This theory suggests that employees' work behavior is influenced by individual characteristics, the work environment, organizational culture, communication, leadership, and the ability to adapt to change. In the era of digital transformation, Organizational Behavior Theory provides the foundation for understanding how accountants accept, learn, and utilize information technology in carrying out their professional responsibilities. Accountants who demonstrate adaptive behavior toward technological changes are more likely to develop digital competencies, effectively utilize digital financial reporting systems, and achieve higher levels of performance. Therefore, Organizational Behavior Theory serves as the grand theory of this study because it explains the relationship between digital competence, digital financial reporting systems, and accountant performance.

Competency Theory

Competency Theory was developed by Spencer & Spencer (1993), who defined competency as an underlying characteristic of an individual that is directly related to effective and superior job performance. Competencies consist of knowledge, skills, self-concept, traits, and motives that enable individuals to achieve outstanding performance. In this study, digital competence represents a crucial competency that accountants must possess to effectively utilize computer technology, accounting applications, and digital financial reporting systems. Higher levels of digital competence enable accountants to prepare financial reports more efficiently, accurately, and in compliance with

applicable accounting standards. Consequently, Competency Theory provides the theoretical foundation for explaining the influence of digital competence on accountant performance.

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), developed by Davis (1989), explains the factors influencing an individual's acceptance and use of technology. The model proposes that technology adoption is primarily determined by two key constructs: *perceived usefulness* and *perceived ease of use*. The greater the perceived benefits and ease of use of a technology, the higher the likelihood that individuals will accept and utilize the system. In this study, TAM is employed to explain how accountants adopt and utilize digital financial reporting systems within the Free Nutritious Meals (MBG) Program. The effective utilization of digital financial reporting systems is expected to improve recording efficiency, reporting accuracy, and the timeliness of financial reporting, thereby enhancing accountant performance.

Digital Competence (X_1)

Digital competence refers to an individual's ability to effectively utilize digital technologies to support work performance. According to Sitompul (2024), digital competence encompasses not only the technical ability to operate digital devices but also the capacity to access and manage digital information, communicate through digital media, ensure data security, and solve problems using technology. Pargmann et al., (2023) further explain that digital competence is multidimensional, consisting of information literacy, digital communication, content creation, digital security, and problem-solving skills. In this study, digital competence is defined as accountants' ability to utilize information technology and digital systems to support the preparation of financial reports in an effective, efficient, and accurate manner.

Indicators of Digital Competence (Elisnawati et al., 2023)

1. Access, namely the ability to search for and obtain information through various digital media.
2. Use, namely the ability to utilize digital devices to process and store data.
3. Create Application, namely the ability to apply information technology knowledge in developing applications that support work activities.
4. Create, namely the ability to prepare, process, and present information or reports using digital technology.
5. Communicate, namely the ability to communicate and collaborate effectively through digital media.

Digital Financial Reporting System (X_2)

A digital financial reporting system is an information technology-based system used to record, process, present, and report financial information electronically. According to KPPN Garut (2025), digital financial reporting systems improve the effectiveness and efficiency of financial management compared with manual systems by reducing recording errors and accelerating the financial reporting process. Ramdany et al. 2023) further state that digital financial reporting systems enable financial information to be presented more accurately, systematically, securely, and conveniently. In this study, a digital financial reporting system is defined as a technological platform that supports accountants in producing high-quality financial reports through the effective use of information technology.

Indicators of Digital Financial Reporting System (Supriyanto, 2024b)

1. Accuracy, namely the system's ability to generate precise and error-free financial reports.
2. Transparency, namely the system's ability to provide financial information that is open, accessible, and easily verifiable.

3. Efficiency, namely the system's ability to accelerate financial recording and reporting processes.
4. Data Security, namely the system's ability to protect financial information from loss, unauthorized access, or misuse.
5. Ease of Access, namely users' ability to access financial information anytime and anywhere through digital platforms.

Accountant Performance (Y)

Accountant performance refers to the work outcomes achieved by accountants in performing their professional responsibilities, including recording, processing, preparing, and reporting financial information in accordance with applicable accounting standards. According to Marota et al. (2020), accountant performance reflects the ability to produce financial reports that are accurate, timely, and accountable. Siagian & Rahmadhani (2025) further emphasizes that accountant performance is associated with professionalism, ethical conduct, compliance with accounting standards, and the effective use of technology in carrying out accounting tasks. Therefore, in this study, accountant performance is defined as the level of success achieved by accountants in producing high-quality financial reports through the effective utilization of digital competence and digital financial reporting systems.

Indicators of Accountant Performance (Matakupan et al., 2025)

1. Competence and Professionalism, namely the technical expertise, integrity, and professionalism demonstrated in performing accounting duties.
2. Compliance with Accounting Standards, namely the ability to prepare financial reports in accordance with applicable accounting standards.
3. Timeliness and Accuracy of Financial Reporting, namely the ability to complete financial reports on time with a high level of accuracy.
4. Work Process Efficiency, namely the ability to utilize technology and organizational resources effectively to improve productivity.

Digital competence refers to an accountant's ability to utilize information technology, accounting applications, and digital platforms to support financial recording, processing, and reporting activities. Accountants with strong digital competence are better equipped to adapt to technological advancements, operate digital financial reporting systems effectively, and produce financial reports that are timely, accurate, and compliant with accounting standards. Previous studies have demonstrated that improved digital competence enhances work quality, productivity, and professional performance. Empirically, Elisnawati et al., (2023) found that digital competence had a significant positive effect on employee performance at a regional human resource development agency, while Masnah, Komaro, and Sumardi (2024) similarly reported that stronger information literacy, digital communication, and problem-solving abilities were associated with higher employee performance in technology-mediated work settings. These empirical patterns reinforce the theoretical proposition that digital competence functions as a determinant of performance rather than merely a desirable individual trait. Therefore, higher levels of digital competence are expected to improve accountants' performance in the digital financial reporting of the Free Nutritious Meals (MBG) Program.

H_1: Digital accounting competence has a significant effect on accountants' performance in MBG digital financial reporting.

A digital financial reporting system enables financial recording, processing, storage, and reporting to be conducted electronically through integrated information technology. The implementation of such systems improves operational efficiency, minimizes recording errors, accelerates report preparation, and enhances transparency and accountability. Accountants who

effectively utilize digital financial reporting systems are more likely to produce high-quality financial reports than those relying on manual procedures. This proposition is supported empirically: Bin-Nashwan, (2025) found that web-based digital financial reporting systems improved the accuracy, security, and convenience of financial information presentation in educational institutions, while KPPN Garut, (2025) reported that digital reporting systems reduced recording errors and accelerated the reporting process compared with manual methods in public-sector settings (Odonkor, 2024). These findings indicate a consistent empirical link between digital reporting system quality and reporting outcomes across different organizational contexts. Consequently, the more effectively the digital financial reporting system is utilized, the better the accountants' performance in preparing financial reports for the MBG Program.

H_2: The digital financial reporting system has a significant effect on accountants' performance in MBG digital financial reporting.

The success of digital transformation in accounting depends not only on the availability of advanced technology but also on users' ability to utilize that technology effectively. High digital competence enables accountants to maximize the use of digital financial reporting systems, while a well-designed reporting system facilitates efficient, accurate, transparent, and timely financial reporting. The integration of digital competence and digital financial reporting systems is therefore expected to enhance accountants' overall performance. This combined effect is consistent with empirical evidence showing that user competence and system quality jointly, and often more strongly, explain performance outcomes than either factor examined in isolation (Marota et al., 2020), suggesting that technology and human capability operate as complementary rather than substitutable determinants of accountant performance. Accordingly, digital accounting competence and the digital financial reporting system are hypothesized to jointly influence accountants' performance in the digital financial reporting of the Free Nutritious Meals (MBG) Program.

H_3: Digital accounting competence and the digital financial reporting system simultaneously have a significant effect on accountants' performance in MBG digital financial reporting.

RESEARCH METHODOLOGY

This study employed a quantitative research approach with a causal associative design to examine the influence of accountants' digital competence and the use of digital financial reporting systems on accountants' performance in the Digital Financial Reporting of the Free Nutritious Meal Program (MBG) in Nganjuk Regency. A quantitative approach was selected because it enables the measurement of relationships among variables using numerical data and statistical analysis. The causal associative design is appropriate for identifying both partial and simultaneous effects of the independent variables on the dependent variable. The independent variables consist of digital competence (X_1) and digital financial reporting systems (X_2), while the dependent variable is accountants' performance (Y).

The research was conducted through several systematic stages. The study began with problem identification by observing the ongoing digital transformation in accounting practices, particularly regarding accountants' digital competence, the implementation of digital financial reporting systems, and their influence on accountants' performance in MBG financial reporting. This was followed by a comprehensive literature review to establish the theoretical framework, conceptual model, and research hypotheses. Subsequently, research instruments were developed based on validated indicators from previous studies. Data collection was then carried out, followed by data processing, statistical analysis, interpretation of findings, and formulation of conclusions and recommendations.

The population of this study comprised all accountants working at the Nutrition Fulfillment Service Units (SPPG) in Nganjuk Regency that had been operating up to March 2026. Based on operational data published by the National Nutrition Agency (BGN), the total population consisted

of 106 accountants. Since the population size was relatively small and manageable, this research adopted a saturated sampling (census) technique in which all members of the population were included as research respondents. Consequently, the sample size was identical to the population, consisting of 106 accountants, ensuring comprehensive representation and minimizing sampling error.

Data were collected using several complementary techniques. The primary method was a structured questionnaire developed from the indicators of each research variable and measured using a five-point Likert scale ranging from 1 (strongly disagree/very poor) to 5 (strongly agree/very good). In addition, documentation was employed to obtain supporting information related to digital financial reports, administrative records, organizational profiles, and operational documents relevant to the MBG program. Literature studies were also conducted through books, scientific journals, and other academic references to strengthen the theoretical foundation. Furthermore, interviews with selected respondents were conducted to obtain additional information supporting the interpretation of quantitative findings.

The questionnaire was distributed directly (offline) to accountants at each of the SPPGs in Nganjuk Regency, with prior coordination with SPPG coordinators to schedule distribution during non-peak operational hours so as not to disrupt daily food-production and reporting activities. Each respondent was given a printed or digital link version of the questionnaire, accompanied by a cover letter explaining the research purpose, and was given between three and five days to complete it, with a follow-up reminder sent to respondents who had not returned the instrument. Several measures were taken to minimize response bias. First, respondents were assured of the anonymity and confidentiality of their answers, and were informed that responses would be used solely for academic purposes and would not be linked to individual performance evaluation, thereby reducing social desirability bias. Second, participation was voluntary, and respondents completed the questionnaire independently without the presence of their direct supervisors, in order to minimize evaluation apprehension. Third, the questionnaire wording was reviewed for clarity and neutrality, and a small pilot test was conducted with a subset of respondents prior to full distribution to identify ambiguous or leading items. Finally, the validity and reliability tests described below were used to further verify that the collected responses reflected consistent and meaningful measurement rather than random or biased answering patterns.

The research instrument was designed based on established measurement indicators from previous studies. Digital competence (X_1) was measured using five indicators proposed by Elisnawati et al. (2023): access, use, create application, create, and communicate. The digital financial reporting system (X_2) was measured using five indicators developed by Supriyanto (2024): accuracy, transparency, efficiency, data security, and accessibility. Meanwhile, accountants' performance (Y) was measured using four indicators proposed by Matakupan et al. (2025), including competence and professionalism, compliance with accounting standards, timeliness and reporting accuracy, and work process efficiency. All questionnaire items were adapted to the context of digital financial reporting within the MBG program.

Before hypothesis testing, the research instrument was evaluated through validity and reliability testing. Item validity was assessed using Pearson Product Moment correlation analysis. Questionnaire items were considered valid if the significance value was below 0.05, indicating a significant correlation between each item and the total score. Reliability was examined using Cronbach's Alpha coefficient, where an alpha value of 0.70 or higher indicated acceptable internal consistency. These procedures ensured that the research instrument accurately measured the intended constructs and produced consistent results.

The collected data were analyzed using multiple linear regression analysis with the assistance of IBM SPSS software. Prior to regression analysis, several classical assumption tests were

performed to ensure that the regression model satisfied statistical assumptions. These included normality testing using histogram and Normal Probability Plot (P–P Plot), heteroscedasticity testing through scatterplot analysis, multicollinearity testing using Tolerance and Variance Inflation Factor (VIF), linearity testing using the Test for Linearity, and autocorrelation testing using the Durbin–Watson statistic. These diagnostic tests ensured that the regression model met the assumptions required for reliable statistical inference.

Multiple linear regression analysis was employed to examine the effects of digital competence and digital financial reporting systems on accountants' performance. The regression model used in this study is expressed as:

$$Y = a + b_1X_1 + b_2X_2 + e$$

where Y represents accountants' performance, a is the regression constant, b_1 and b_2 are regression coefficients, X_1 denotes digital competence, X_2 represents the digital financial reporting system, and e is the error term. The regression coefficients indicate the direction and magnitude of the influence of each independent variable on the dependent variable.

Hypothesis testing consisted of partial significance tests (t-test), simultaneous significance tests (F-test), and coefficient of determination analysis (R^2). The t-test was applied to determine whether each independent variable individually had a significant effect on accountants' performance, while the F-test examined whether both independent variables simultaneously influenced the dependent variable. A significance level of 0.05 was adopted as the decision criterion. Finally, the coefficient of determination (R^2) was calculated to measure the proportion of variance in accountants' performance explained jointly by digital competence and the digital financial reporting system. The results of these statistical analyses were used to evaluate the proposed hypotheses and answer the research objectives regarding digital financial reporting practices in the MBG program.

RESULTS AND DISCUSSION

Descriptive Statistics

Descriptive statistics were used to provide an overview of the characteristics of the research data, including the minimum value, maximum value, mean, and standard deviation for each research variable. The results of the descriptive statistical analysis are presented in Table 1.

Table 1. Descriptive Statistics of Research Variables

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Digital Competence (X_1)	106	17.00	25.00	23.2830	1.97004
Digital Financial Reporting System (X_2)	106	17.00	25.00	23.0755	2.05958
SPPG Accountants' Performance (Y)	106	17.00	25.00	22.9434	2.10591

Source: SPSS 27 Output, processed by the authors (2026).

As shown in Table 1, all research variables have mean values close to the maximum possible score of 25. Digital competence recorded the highest mean (23.2830), followed by the digital financial reporting system (23.0755) and accountants' performance (22.9434). The standard deviation values for all variables were lower than their respective means, indicating that respondents' answers were relatively homogeneous with a low level of data dispersion.

Validity and Reliability Tests

Instrument validity was examined using the Pearson Product-Moment Correlation, while reliability was assessed using Cronbach's Alpha. The summary of the test results is presented in Table 2.

Table 2. Validity and Reliability Test Results

Variable	Range of r-value	Cronbach's Alpha	Description
Digital Competence (X_1)	0.629–0.813	0.801	Valid and Reliable
Digital Financial Reporting System (X_2)	0.640–0.828	0.821	Valid and Reliable
SPPG Accountants' Performance (Y)	0.615–0.841	0.831	Valid and Reliable

Source: SPSS 27 Output, processed by the authors (2026).

All questionnaire items had correlation coefficients greater than the critical r-value (0.160) and significance values below 0.05, indicating that all indicators were valid. Furthermore, Cronbach's Alpha values for all variables exceeded the recommended threshold of 0.70, confirming that the research instrument was reliable and suitable for data collection.

Classical Assumption Tests

Before conducting multiple linear regression analysis, the classical assumptions of normality, heteroscedasticity, multicollinearity, linearity, and autocorrelation were examined.

Table 3. Summary of Classical Assumption Tests

Test	Result	Description
Normality	Histogram and Normal P–P Plot indicate normal distribution	Assumption fulfilled
Heteroscedasticity	Scatterplot shows random distribution	No heteroscedasticity
Multicollinearity	Tolerance = 0.988; VIF = 1.012	No multicollinearity
Linearity	Sig. Linearity < 0.05; Deviation from Linearity > 0.05	Linear relationship
Autocorrelation	Durbin–Watson = 1.960	No autocorrelation

Source: SPSS 27 Output, processed by the authors (2026).

The results indicate that all classical assumptions were satisfied. The residuals were normally distributed, no heteroscedasticity or multicollinearity was detected, all relationships between variables were linear, and the regression model was free from autocorrelation. Therefore, the regression model was considered appropriate for hypothesis testing.

Multiple Linear Regression Analysis

Multiple linear regression analysis was conducted to examine the influence of digital competence and the digital financial reporting system on SPPG accountants' performance.

Table 4. Multiple Linear Regression Results

Variable	B	Std. Error	Beta	t	Sig.
Constant	0.612	1.991	–	0.307	0.760
Digital Competence (X_1)	0.806	0.066	0.754	12.282	0.000
Digital Financial Reporting System (X_2)	0.154	0.063	0.151	2.460	0.016

Source: SPSS 27 Output, processed by the authors (2026).

The regression equation obtained is:

$$Y = 0.612 + 0.806X_1 + 0.154X_2$$

The regression coefficients indicate that both independent variables positively influence accountants' performance. Among the two predictors, digital competence has the strongest effect on accountants' performance.

Partial Hypothesis Testing (t-test)

Table 5. Results of the t-test

Variable	t-value	Sig.	Decision
Digital Competence	12.282	0.000	H_1 Accepted
Digital Financial Reporting System	2.460	0.016	H_2 Accepted

Source: SPSS 27 Output, processed by the authors (2026).

The results indicate that digital competence has a positive and statistically significant effect on SPPG accountants' performance ($p < 0.05$). Likewise, the digital financial reporting system also has a positive and significant effect on accountants' performance ($p < 0.05$).

Simultaneous Hypothesis Testing (F-test)

Table 6. Results of the F-test

Model	F-value	Sig.	Decision
Regression Model	82.756	0.000	H_3 Accepted

Source: SPSS 27 Output, processed by the authors (2026).

The significance value of 0.000 indicates that digital competence and the digital financial reporting system simultaneously have a significant effect on SPPG accountants' performance.

Coefficient of Determination

Table 7. Coefficient of Determination

Statistic	Value
R	0.785
R Square	0.616
Adjusted R Square	0.609
Std. Error of the Estimate	1.31690

Source: SPSS 27 Output, processed by the authors (2026).

The coefficient of determination (R^2) is 0.616, indicating that digital competence and the digital financial reporting system jointly explain 61.6% of the variation in SPPG accountants' performance. The remaining 38.4% is explained by other variables not included in the research model.

The finding that digital competence ($\beta = 0.754$) exerted a substantially stronger effect on accountants' performance than the digital financial reporting system ($\beta = 0.151$) carries important theoretical and practical implications. Theoretically, this result reinforces Competency Theory over a purely technology-deterministic view, suggesting that in the MBG public-sector context, the human capability to interpret, operate, and apply digital tools contributes more to performance outcomes than the technical features of the system itself; it also nuances the Technology Acceptance Model by indicating that system-level ease of use and usefulness translate into performance gains only to the extent that users possess sufficient underlying competence to exploit them. Practically, this implies that investment in accountant training, digital literacy development, and continuous technical assistance is likely to yield greater performance improvements than system upgrades alone, and that the National Nutrition Agency (BGN) should prioritize competence-building programs for SPPG accountants alongside, rather than instead of, further development of the MASTER reporting system.

CONCLUSION AND RECOMMENDATIONS

Based on the research findings, Digital Competence has a positive and significant effect on the Performance of SPPG Accountants. This finding indicates that the better accountants are able to operate accounting applications, utilize digital technologies, and manage financial information electronically, the better their performance will be. The Digital Financial Reporting System also has a positive and significant effect on the Performance of SPPG Accountants. The implementation of a

digital system can improve the efficiency, accuracy, timeliness, and speed of financial transaction recording and financial reporting processes.

Simultaneously, Digital Competence and the Digital Financial Reporting System have a positive and significant effect on the Performance of SPPG Accountants. The R-square value of 0.616 indicates that these two variables explain 61.6% of the variation in SPPG Accountant Performance, while the remaining 38.4% is explained by other factors outside the research model. These findings confirm that improving accountant performance requires not only an adequate digital financial reporting system but also the competence of users to utilize the system effectively and optimally.

Based on these findings, the National Nutrition Agency (BGN) is advised to improve the stability and user-friendliness of the MASTER System and provide continuous technical training and assistance for SPPG accountants. The development of automatic validation features, error notifications, and real-time monitoring dashboards is also recommended to improve the quality of financial reporting. SPPGs and accountants should continuously enhance digital competence through training and skills development.

Given that digital competence emerged as the stronger predictor of performance, future research is specifically recommended to disaggregate its dimensions, such as information access, application development, content creation, and digital communication, to identify which components contribute most to accountant performance and merit targeted training. Future studies could also examine work motivation, work experience, and organizational culture as moderating or mediating variables in the relationship between digital competence, digital financial reporting systems, and accountant performance, and adopt a longitudinal design to capture performance changes as SPPG accountants gain further experience with the MASTER system. Comparative studies across MBG-implementing regencies beyond Nganjuk, and with larger and more heterogeneous samples, are further recommended to improve the generalizability of these findings to Indonesia's broader public-sector digital reporting context.

Based on the research findings, Digital Competence has a positive and significant effect on the Performance of SPPG Accountants. This finding indicates that the better accountants are able to operate accounting applications, utilize digital technologies, and manage financial information electronically, the better their performance will be. The Digital Financial Reporting System also has a positive and significant effect on the Performance of SPPG Accountants. The implementation of a digital system can improve the efficiency, accuracy, timeliness, and speed of financial transaction recording and financial reporting processes.

Simultaneously, Digital Competence and the Digital Financial Reporting System have a positive and significant effect on the Performance of SPPG Accountants. The R-square value of 0.616 indicates that these two variables explain 61.6% of the variation in SPPG Accountant Performance, while the remaining 38.4% is explained by other factors outside the research model. These findings confirm that improving accountant performance requires not only an adequate digital financial reporting system but also the competence of users to utilize the system effectively and optimally.

Based on these findings, the National Nutrition Agency (BGN) is advised to improve the stability and user-friendliness of the MASTER System and provide continuous technical training and assistance for SPPG accountants. The development of automatic validation features, error notifications, and real-time monitoring dashboards is also recommended to improve the quality of financial reporting. SPPGs and accountants should continuously enhance digital competence through training and skills development.

Given that digital competence emerged as the stronger predictor of performance, future research is specifically recommended to disaggregate its dimensions, such as information access,

application development, content creation, and digital communication, to identify which components contribute most to accountant performance and merit targeted training. Future studies could also examine work motivation, work experience, and organizational culture as moderating or mediating variables in the relationship between digital competence, digital financial reporting systems, and accountant performance, and adopt a longitudinal design to capture performance changes as SPPG accountants gain further experience with the MASTER system. Comparative studies across MBG-implementing regencies beyond Nganjuk, and with larger and more heterogeneous samples, are further recommended to improve the generalizability of these findings to Indonesia's broader public-sector digital reporting context.

DECLARATION OF ARTIFICIAL INTELLIGENCE USAGE

During the preparation of this article, the author used Artificial Intelligence (AI) technology, specifically ChatGPT, as a supporting tool for improving grammar, sentence formulation, and the organization of writing ideas. The use of ChatGPT did not involve data analysis, scientific decision-making, or the drawing of research conclusions. All content of this article has been reviewed, edited, and remains the full responsibility of the author.

CONFLICT OF INTEREST

The author declares that there are no conflicts of interest, whether financial, personal, or professional, that could have influenced the research process, writing, or publication of this article.

FUNDING AND ACKNOWLEDGEMENTS

This research was self-funded by the author. The author would like to express sincere gratitude to all parties who provided support, feedback, and assistance during the research process and the preparation of this article.

REFERENCES

Arvind, H., & Rao, A. (2025). Digital Competencies and the Future of Accounting Professionals: A Systematic Review. *Journal of Accounting and Organizational Change*.

Bin-Nashwan, S. A. (2025). Artificial Intelligence and Financial Reporting Quality: Opportunities and Challenges. *Journal of Open Innovation: Technology*.

Boyatzis, R. E. (2008). Competencies in the 21st Century. *Journal of Management Development*, *27*(1), 5–12.

Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, *13*(3), 319–340. https://doi.org/10.2307/249008

Elisnawati, Mas'ud, M., & Selong, A. (2023). Pengaruh Kompetensi Digital, Motivasi Kerja dan Disiplin Kerja Terhadap Kinerja Pegawai Pada Badan Pengembangan Sumber Daya Manusia (Bpsdm) Provinsi Sulawesi Selatan. *Journal on Education*, *05*(03), 8308–8323.

Hairani, R. (2025). Kendala performa aplikasi SAKTI dan dampaknya terhadap administrasi keuangan kementerian/lembaga. *As Cited in Roza*.

KPPN Garut. (2025). *Digitalisasi Laporan Keuangan sebagai Salah Satu Upaya Transparansi Publik*.

Marota, R., Lestari, M. A., & Rahmi, A. (2020). PELATIHAN AKUNTAN, KINERJA AKUNTAN DAN TEKNOLOGI INFORMASI SEBAGAI DETERMINAN KUALITAS INFORMASI AKUNTANSI. *JIAFE (Jurnal Ilmiah Akuntansi Fakultas Ekonomi)*, *8*(1), 136–146.

Matakupan, S. S., Zaimar, F. R., Nisrina, U. L., Lukman, S. D. S., & Hidayatullah, A. M. S. (2025). Factors Affecting Auditor Performance and Competence: A Systematic Literature Review. *Neraca Keuangan: Jurnal Ilmiah Akuntansi Dan Keuangan*, *20*(3), 456–466. https://doi.org/10.32832/neraca.v20i3.21481

Odonkor, B. (2024). Artificial Intelligence Adoption and Financial Reporting Quality: A Systematic Literature Review. *Journal of Risk and Financial Management*.

Pargmann, J., Riebenbauer, E., Flick-Holtsch, D., & Berding, F. (2023). Digitalisation in accounting: A systematic literature review of activities and implications for competences. *Empirical Research in Vocational Education and Training*, *15*(1).

Ramdany, Saleh, R., Samukri, & Yunindya, R. (2023). PENERAPAN SISTEM PELAPORAN KEUANGAN DIGITAL BERBASIS WEB PADA SEKOLAH SMU DAN SMP SWASTA SEKITAR KAMPUS UTM JAKARTA. *JURNAL AKUNTANSI*, *12*(2), 155–162.

Robbins, S. P., & Judge, T. A. (2023). *Organizational Behavior* (19th ed.). Pearson.

Siagian, D. A., & Rahmadhani, S. N. (2025). PENGARUH KOMPETENSI, SKEPTISISME PROFESIONAL, DAN ETIKA PROFESI AUDITOR TERHADAP KUALITAS AUDIT (SURVEY PADA KANTOR AKUNTAN PUBLIK DI KOTA MEDAN YANG TERDAFTAR PADA OJK). *Yudishtira Journal : Indonesian Journal of Finance and Strategy Inside*, *5*(1), 56–81. https://doi.org/10.53363/yud.v5i1.126

Sitompul, B. (2024). Kompetensi Guru dalam Pembelajaran Di Era Digital. *Jurnal Pendidikan Tambusai*, *3*(01), 32–44. https://doi.org/10.62589/jurnalpemikiranislam.v3i01.252

Spencer, L. M., & Spencer, S. M. (1993). *Competence at Work: Models for Superior Performance*. John Wiley & Sons.

Supriyanto, B. E. (2024a). *Pengaruh Digitalisasi pada Akurasi dan Transparansi Pelaporan Keuangan Pemerintah Pusat*. *Direktorat Jenderal Perbendaharaan, Kementerian Keuangan Republik Indonesia*.

Supriyanto, B. E. (2024b). *Pengaruh Implementasi Digitalisasi Keuangan dan Akuntabilitas terhadap Efisiensi Pelaksanaan Anggaran*.