

The influence of transparency, accountability, human resource competence, technological innovation, and public participation on local government financial performance

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ABSTRACT

Public administration and financial management are crucial aspects of ensuring effective and efficient governance. This study aims to analyze the influence of transparency, accountability, human resource (HR) competence, technological innovation, and public participation on the financial performance of local governments in Bengkulu. A quantitative approach was employed using Structural Equation Modeling-Partial Least Squares (SEM-PLS) with SmartPLS 4. Data were collected from 374 respondents, including civil servants, academics, and community members involved in local financial management. This study developed seven hypotheses to examine the relationships among the variables. The results indicate that transparency, accountability, and HR competence positively influence financial performance. Furthermore, technological innovation and public participation play significant roles in enhancing the effectiveness of local budget management. The findings also reveal that HR competence mediates the relationship between technological innovation and local government financial performance. The implications of this study provide insights for policymakers to strengthen local financial systems by improving transparency, accountability, and technology-driven innovation. Additionally, the findings serve as a reference for developing more participatory and sustainable public policies.

Keywords: Public Administration, Local government finance, Transparency, Accountability, Technological innovation.

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1. INTRODUCTION

Public administration and financial management are critical pillars in ensuring effective governance, particularly at the local government level (Ahmad et al., 2023). Across the world, governments face the challenge of optimizing public funds to enhance development, improve service delivery, and ensure financial sustainability. In Indonesia, local government financial performance has become an increasingly important issue due to rising public demands for transparency, accountability, and efficient budget utilization. Bengkulu, as one of the provinces in Indonesia, has also faced challenges in financial management, with reports indicating inefficiencies in budget absorption, irregularities in fund allocation, and concerns over corruption risks (Fahlevi et al., 2019). Recent reports from Indonesia's Supreme Audit Agency (BPK) highlight issues related to financial irregularities in various regional governments, including Bengkulu, where some public projects have suffered from delays, cost overruns, and unaccounted expenditures. These challenges reflect broader issues in local governance, particularly in the areas of administrative transparency, accountability, and public participation in financial decision-making (Ahmed et al., 2023; Meiryani, Huang, et al., 2023).

The demand for greater transparency in public administration has intensified in recent years, driven by digital transformation and increasing civic engagement (Fahlevi et al., 2022; Fahlevi, Moeljadi, et al., 2023; Yusuf et al., 2023). Technological advancements have provided new avenues for governments to enhance financial reporting, streamline budgeting processes, and improve public oversight. However, despite these advancements, many local governments, including those in Indonesia, still struggle with integrating innovative financial technologies into their administrative frameworks. In Bengkulu, digital financial reporting and e-budgeting systems have been introduced, yet their effectiveness remains questionable due to inconsistent implementation, lack of technical expertise, and varying levels of commitment among public officials. Studies suggest that while digitalization can improve efficiency, its success largely depends on the competence of human resources within local government institutions. The ability of government officials to effectively utilize financial management systems plays a crucial role in ensuring that public funds are used responsibly and in alignment with development goals (Habiburrahman et al., 2022; A. a. I. N. Marhaeni et al., 2023).

Another pressing issue in public financial management is accountability. Public trust in government institutions is strongly linked to how well financial resources are managed and reported (A. A. I. N. Marhaeni et al., 2024). In Indonesia, multiple cases of budget mismanagement and financial discrepancies have been reported, often resulting in decreased public confidence in local governance. Accountability mechanisms, including audit procedures and oversight bodies, are designed to prevent such issues, but their effectiveness varies widely. In Bengkulu, there have been instances where public funds have been misallocated, raising concerns about the robustness of existing accountability frameworks. Ensuring that government expenditures align with public interests requires not only legal and institutional frameworks but also the active participation of civil society (Fahlevi, Ahmad, et al., 2023; Hussain et al., 2023). Public participation in budgeting and financial decision-making has been widely recognized as a key factor in improving government accountability. However, in many regions, including Bengkulu, the level of public engagement remains low, often due to a lack of awareness, limited access to information, and bureaucratic barriers that restrict citizen involvement (Fahlevi et al., 2024).

Despite the recognition of these issues, there remains a significant research gap in understanding the combined impact of transparency, accountability, human resource competence, technological innovation, and public participation on local government financial performance. While previous studies have examined individual factors such as transparency and accountability, few have explored how these variables interact within the context of Indonesia's local government system. Moreover, while some studies have focused on the impact of technology in public financial management (Maskuroh et al., 2022; Zuhroh et al., 2025), the role of human resource competence as a mediating factor has been largely overlooked (Alhitmi et al., 2023; Santoso et al., 2022). This study aims to bridge this gap by examining how these five key variables influence financial performance in the local government of Bengkulu.

The primary objective of this research is to provide empirical evidence on the relationship between transparency, accountability, human resource competence, technological innovation, and public participation in local financial governance. By employing Structural Equation Modeling-Partial Least Squares (SEM-PLS) using SmartPLS 4, this study seeks to develop a comprehensive model that explains how these factors contribute to better financial performance. Transparency is expected to enhance the reliability of financial reporting, while accountability mechanisms are anticipated to improve budget efficiency and prevent financial mismanagement. Human resource competence is hypothesized to play a crucial role in ensuring the effective implementation of financial policies and technological innovations. Additionally, public participation is examined as a moderating factor that can either strengthen or weaken the relationship between financial governance and performance outcomes (Mushtaq et al., 2024; Watto et al., 2023).

By focusing on Bengkulu as a case study, this research provides localized insights into Indonesia's broader efforts to reform public administration and financial management. The findings of this study have practical implications for policymakers, government officials, and other stakeholders involved in public finance. Strengthening transparency and accountability measures, improving government personnel competence, leveraging technological advancements, and fostering public engagement in financial decisions can significantly enhance the efficiency and sustainability of local government finances (Ardini et al., 2024). This study not only contributes to the academic discourse on public financial administration but also offers policy recommendations that can guide future reforms in Indonesia and similar developing regions facing governance challenges.

The intersection of financial transparency, accountability, human resource capabilities, technological progress, and citizen involvement plays a vital role in shaping the financial performance of local governments. However, the complex interactions between these variables require further empirical investigation, particularly in the Indonesian context. Through a rigorous quantitative approach, this study aims to fill the existing research gap and provide actionable insights for improving public financial management in Bengkulu. The results of this study will serve as a valuable reference for developing evidence-based policies that enhance the efficiency, effectiveness, and integrity of local government financial systems.

2. METHODOLOGY

This study adopts a quantitative research design to examine the impact of transparency, accountability, human resource competence, technological innovation, and public participation on local government financial performance in Bengkulu. Given the complexity of these relationships, Structural Equation Modeling-Partial Least Squares (SEM-PLS) is employed using SmartPLS 4, a robust statistical tool suitable for predictive modeling and hypothesis testing in social science research. The study relies on primary data collection through a structured survey distributed to respondents involved in local government financial management, including civil servants, policymakers, academics, and members of the public who actively engage in budget discussions and financial transparency initiatives. The research approach is designed to capture both direct and mediated relationships between variables, providing a more comprehensive understanding of how financial governance mechanisms contribute to improved financial performance at the local level. SEM-PLS is chosen due to its ability to handle complex relationships, even when sample sizes are moderate to large (Hair et al., 2014), making it an ideal choice for policy-oriented research where multiple interactions among governance factors are expected.

2.1. Population and Sample

The population for this study includes individuals involved in financial management within local government institutions in Bengkulu. This encompasses civil servants working in financial and budgetary departments, policymakers involved in regional financial planning, and representatives of civil society organizations, academics, and community leaders who engage in discussions related to financial governance. By including various stakeholders, the study ensures a holistic view of financial management

dynamics within the public sector. To determine the sample size, a power analysis was conducted using G*Power, ensuring that the study meets the required statistical power for SEM-PLS analysis. The final sample consists of 374 respondents, selected using stratified random sampling to ensure representation across different levels of government institutions and stakeholder groups. This sample size aligns with best practices in SEM-PLS studies, ensuring sufficient statistical power for hypothesis testing while maintaining generalizability within the context of Bengkulu's local governance.

The respondents are categorized into various groups to reflect the multifaceted nature of public financial management:

- Government officials responsible for financial planning and budget execution
- Auditors and financial oversight bodies
- Academics specializing in public administration and finance
- Representatives of civil society organizations advocating for financial transparency
- Community leaders actively participating in budgetary discussions

This categorization allows for comparative analysis across different groups, providing insights into how each stakeholder perceives and interacts with financial governance mechanisms.

2.2. Measurement of Variables

The key variables in this study—transparency, accountability, human resource competence, technological innovation, public participation, and financial performance—are measured using validated scales adapted from previous studies on public administration and financial governance. Each variable is operationalized using multiple indicators measured on a Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree) to capture respondents' perceptions accurately.

Table 1. Measurement of Variables

Variable	Indicators	Measurement Items
Transparency	Financial disclosure	The extent to which financial reports are accessible to the public
	Open budgeting process	Level of public access to budget information
	Clarity of financial information	Ease of understanding financial reports
Accountability	Audit mechanisms	Frequency and effectiveness of audits conducted
	Budget oversight	Existence of control measures to prevent financial mismanagement
	Public reporting	Public officials' willingness to report financial performance
Human Resource Competence	Financial knowledge	Level of financial expertise among government officials
	Training and capacity building	Availability of financial management training programs
	Decision-making ability	Competence of officials in handling financial decisions
Technological Innovation	E-budgeting systems	Adoption of digital financial management systems
	Online financial reporting	Use of technology for transparency and monitoring
	IT infrastructure	Government investment in technology for financial management
Public Participation	Citizen engagement	Extent of citizen involvement in budget discussions
	Public awareness campaigns	Government efforts to educate the public on financial matters
	Feedback mechanisms	Availability of channels for citizens to provide input on financial decisions
Financial Performance	Budget efficiency	Timely and appropriate use of budgeted funds
	Revenue management	Effectiveness in generating and managing local revenue
	Financial sustainability	Ability to maintain fiscal balance over time

Each of these variables is analyzed through confirmatory factor analysis (CFA) to ensure construct validity and reliability, followed by hypothesis testing using path analysis in SmartPLS 4 to determine the relationships between variables.

2.3. Data Collection and Analysis

Data collection is conducted using a structured questionnaire, administered both online and offline to ensure a broad and representative response rate. The online surveys are distributed via official government networks, academic institutions, and community organizations, while offline surveys are conducted through direct interviews with selected officials and stakeholders.

The collected data undergoes preliminary screening to check for missing values, response biases, and normality issues. Descriptive statistics are used to summarize the demographic characteristics of respondents, followed by reliability and validity testing using Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE) to confirm the consistency and accuracy of the measurement model. For hypothesis testing, PLS-SEM path modeling is applied to examine both the direct and indirect effects of the independent variables on financial performance. This approach allows for the estimation of moderating and mediating effects, particularly the mediating role of human resource competence in the relationship between technological innovation and financial performance (Kuldasheva et al., 2023). Bootstrapping with 5000 resamples is conducted to ensure robust statistical significance for path coefficients. The analysis proceeds in the following steps:

- Evaluating reliability and validity of constructs using factor loadings, CR, and AVE.
- Testing direct and indirect relationships, examining path coefficients and R^2 values.
- Assessing statistical significance using bootstrapping confidence intervals.

These steps ensure that the study provides empirical evidence on the factors influencing local government financial performance in Bengkulu.

2.4. Ethical Considerations and Informed Consent

Ethical considerations are paramount in conducting research involving human subjects, particularly when addressing sensitive issues such as public financial management. This study adheres to ethical research guidelines by ensuring voluntary participation, confidentiality, and informed consent from all respondents. Prior to participation, respondents are provided with a detailed informed consent form explaining the purpose of the study, their rights as participants, data confidentiality, and the voluntary nature of participation. The form explicitly states that respondents can withdraw from the study at any time without any consequences. To protect respondent anonymity, all survey responses are stored in encrypted databases, and no personally identifiable information is linked to the responses. Ethical approval is obtained from an institutional review board (IRB) or ethics committee, ensuring that the study meets national and international ethical standards for research involving human subjects. Moreover, the study complies with data protection laws and research ethics protocols, ensuring that findings are reported objectively and responsibly. The results of the research will be shared with relevant stakeholders, including government agencies, academic institutions, and public policy organizations, to contribute to evidence-based policymaking in Bengkulu.

3. RESULT AND DISCUSSION

The results of this study provide an in-depth analysis of the relationships between transparency, accountability, human resource competence, technological innovation, public participation, and local government financial performance in Bengkulu. The findings are structured into several key areas, including respondent characteristics, measurement model (outer model) evaluation, structural model (inner model) assessment, and hypothesis testing.

3.1. Characteristics of Respondents

The demographic characteristics of the respondents provide context for understanding the perspectives captured in this study. The study surveyed 374 respondents from various stakeholder groups involved in local government financial management, including government officials, academics, and civil

society representatives. The distribution of respondents based on gender, age, education, and occupation is presented in the table below.

Table 2. Characteristics of Respondents

Demographic Characteristic	Category	Frequency (n)	Percentage (%)
Gender	Male	205	54.8
	Female	169	45.2
Age	20–30 years	92	24.6
	31–40 years	118	31.6
	41–50 years	97	25.9
	>50 years	67	17.9
Education Level	High School	53	14.2
	Diploma	78	20.9
	Bachelor's Degree	161	43.0
	Master's Degree or Higher	82	21.9
Occupation	Government Official	211	56.4
	Academic/Researcher	76	20.3
	Civil Society Representative	87	23.3

The respondent distribution indicates that the majority of participants are male (54.8%), with a significant portion aged between 31 and 40 years (31.6%). Educationally, most respondents hold at least a bachelor's degree (43.0%), ensuring that the data reflects informed opinions on financial governance. The highest representation comes from government officials (56.4%), followed by civil society representatives (23.3%) and academics (20.3%).

3.2. Measurement Model (Outer Model) Evaluation

To assess the reliability and validity of the measurement model, several key tests were conducted, including indicator reliability, construct reliability, convergent validity, and discriminant validity. These assessments ensure that the model accurately measures the intended variables.

Table 3. Outer Model Assessment (Reliability and Validity)

Construct	Cronbach's Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)
Transparency	0.871	0.912	0.675
Accountability	0.853	0.897	0.661
Human Resource Competence	0.822	0.877	0.649
Technological Innovation	0.865	0.909	0.701
Public Participation	0.833	0.884	0.657
Financial Performance	0.879	0.921	0.689

The reliability assessment shows that all constructs have Cronbach's Alpha values above 0.7, indicating strong internal consistency. Similarly, the composite reliability (CR) values exceed 0.8, confirming that the constructs are well-defined and reliable. The average variance extracted (AVE) values are above the recommended threshold of 0.5, demonstrating strong convergent validity. These results confirm that the outer model meets the necessary reliability and validity criteria, allowing for further structural analysis.

3.3. Structural Model (Inner Model) Evaluation

The inner model evaluation focuses on testing the relationships between variables and the explanatory power of the model. This includes assessing R^2 values, path coefficients, and effect sizes to determine the strength and significance of relationships between constructs.

Table 4. Inner Model Assessment

Dependent Variable	Predictor Variable	Path Coefficient (β)	T-Value	P-Value	R^2 Value
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Financial Performance	Transparency	0.312	5.241	0.000	0.627
	Accountability	0.289	4.876	0.000	
	Human Resource Competence	0.354	6.109	0.000	
	Technological Innovation	0.273	4.397	0.000	
	Public Participation	0.245	4.015	0.000	

The R^2 value of 0.627 indicates that the independent variables explain 62.7% of the variance in financial performance, which is considered substantial in social science research. All path coefficients are positive and significant (p -values < 0.05), confirming that transparency, accountability, human resource competence, technological innovation, and public participation all have a meaningful impact on financial performance.

3.4. Hypothesis Testing Results

The final step involves testing the study's hypotheses based on the structural model results. Hypotheses are accepted if T-values exceed 1.96 and P-values are below 0.05.

Table 5. Hypothesis Testing Results

Hypothesis	Path Coefficient (β)	T-Value	P-Value	Decision
Transparency → Financial Performance	0.312	5.241	0.000	Supported
Accountability → Financial Performance	0.289	4.876	0.000	Supported
Human Resource Competence → Financial Performance	0.354	6.109	0.000	Supported
Technological Innovation → Financial Performance	0.273	4.397	0.000	Supported
Public Participation → Financial Performance	0.245	4.015	0.000	Supported
Technological Innovation → Human Resource Competence	0.382	6.547	0.000	Supported
Human Resource Competence (Mediator) → Financial Performance	0.312	5.672	0.000	Supported

All seven hypotheses are supported, confirming that transparency, accountability, human resource competence, technological innovation, and public participation have a significant direct impact on financial performance. Additionally, the mediating role of human resource competence in the relationship between technological innovation and financial performance is also validated.

3.5. Discussion

The findings of this study highlight the critical role of financial governance mechanisms in enhancing local government financial performance in Bengkulu. Transparency, accountability, human resource competence, technological innovation, and public participation have all emerged as significant factors contributing to fiscal efficiency and financial sustainability (Kuntadi et al., 2023). These findings align with the broader literature on public financial management but also provide context-specific insights relevant to the challenges and opportunities faced by Bengkulu's local government. Transparency and accountability were found to be among the strongest predictors of financial performance in this study. In Bengkulu, financial transparency remains a key issue, as the province has faced several cases of budget mismanagement and irregularities in public fund allocations. A report by Indonesia's Supreme Audit Agency (BPK) previously identified deficiencies in local government financial reporting in various districts of Bengkulu, pointing to lack of disclosure, limited access to public financial data, and weaknesses in budget monitoring mechanisms (Meiryani et al., 2022). The significant impact of transparency on financial performance suggests that open government initiatives and improvements in financial disclosure could lead to better fiscal discipline. Previous studies have shown that when financial information is made accessible to the public, government agencies tend to be more disciplined in managing resources, reducing corruption risks, and ensuring funds are utilized effectively. In Bengkulu, local government efforts to implement digital budgeting systems (such as e-budgeting and e-reporting) have been slow, and there remains limited public awareness regarding budget allocations and expenditures. The findings suggest that greater efforts should be directed toward increasing financial transparency through digital platforms that allow citizens to access, track, and monitor public expenditures in real time.

Similarly, accountability mechanisms in Bengkulu need to be strengthened. While audit bodies and financial oversight agencies exist, their effectiveness is sometimes compromised by bureaucratic inefficiencies and limited enforcement power. The study confirms that a well-implemented accountability framework—comprising regular audits, financial disclosures, and mechanisms for public scrutiny—plays a crucial role in financial performance. This finding is in line with previous research which suggests that greater accountability reduces the likelihood of budget deviations, wasteful spending, and corruption. The study reinforces the argument that human resource competence is crucial in ensuring sound financial management, particularly in the context of Bengkulu's public administration. One of the main challenges faced by local governments in Indonesia, including Bengkulu, is the variation in financial expertise among public officials (Khasanah et al., 2022). The findings indicate that officials with higher levels of financial literacy, decision-making skills, and experience in managing public funds are better equipped to ensure efficient financial governance. This is particularly relevant in Bengkulu, where there have been cases of financial mismanagement resulting from poor budget planning, inadequate cost projections, and lack of coordination between financial departments. Many government agencies still rely on traditional accounting practices, and the transition to digital financial management systems remains slow due to a lack of skilled personnel. These findings suggest that investing in capacity-building programs for government officials, particularly in financial planning, risk management, and auditing, could significantly improve fiscal efficiency.

The study also found that human resource competence acts as a mediator between technological innovation and financial performance. This implies that simply introducing technological advancements, such as digital accounting systems, does not automatically lead to improved financial management—rather, the ability of government officials to understand, operate, and apply these systems determines their effectiveness (Meiryani, Fahlevi, et al., 2023). In Bengkulu, previous initiatives to implement digital financial reporting tools have faced challenges due to low digital literacy and resistance to change among public servants. These findings underscore the need for comprehensive training programs that not only introduce new technologies but also build the financial and digital literacy of government employees. Technological innovation has been widely recognized as a key factor in improving financial governance, reducing errors, increasing efficiency, and minimizing fraud. In Bengkulu, several e-government initiatives have been introduced to enhance transparency and streamline financial reporting. However, the study finds that the effectiveness of technological innovation in financial performance is contingent upon human resource competence, meaning that technology alone is not a sufficient solution (Fahlevi & Alharbi, 2021). One example in Bengkulu is the implementation of the e-Procurement system for public procurement processes, which aimed to reduce corruption, improve efficiency, and ensure transparency. While the system has improved procurement processes in some cases, limited IT expertise among procurement officers and a lack of integration with other financial reporting systems have hindered its full potential. The findings suggest that technological adoption should be accompanied by a structured approach to training, system integration, and policy standardization. Moreover, the research highlights the need for infrastructure improvements to support digital financial systems. In some districts of Bengkulu, limited internet access and inadequate digital infrastructure pose challenges to the full implementation of financial technology systems. The local government should invest in strengthening digital infrastructure and ensuring that financial innovations are designed to be accessible, user-friendly, and integrated into the broader governance framework (Shah et al., 2023).

Public participation was also found to be a significant driver of financial performance, highlighting the importance of inclusive governance and citizen engagement in fiscal decision-making. In Bengkulu, one of the major challenges in public administration is the low level of community involvement in budgeting processes. While the government conducts Musrenbang (Musyawarah Perencanaan Pembangunan), or community-based planning discussions, participation rates remain relatively low, particularly in rural areas. The findings suggest that increasing public awareness, access to financial information, and citizen feedback mechanisms could enhance financial performance by fostering greater oversight and accountability. Previous studies indicate that when citizens are actively involved in budget planning and monitoring, they can serve as an additional layer of accountability, ensuring that government spending aligns with public

needs and priorities. To strengthen public participation, the government should consider implementing user-friendly digital platforms that allow citizens to track public spending, report financial irregularities, and participate in budget discussions. Furthermore, education campaigns should be conducted to raise awareness of citizens' rights and responsibilities in financial governance.

4. CONCLUSIONS

The study reinforces that financial governance reforms in Bengkulu should focus on improving transparency, accountability, human resource competence, technological innovation, and public participation. While digitalization and innovation play a crucial role, their effectiveness is contingent on human expertise and the willingness of local governments to adopt participatory and transparent governance practices. These findings provide a strong empirical foundation for future policy developments, guiding efforts to enhance fiscal discipline, accountability, and citizen engagement in Bengkulu's public financial management. By implementing these recommendations, Bengkulu can improve financial governance, ensure efficient resource allocation, and enhance overall public trust in government financial management, contributing to sustainable development and improved service delivery for its citizens.

The findings of this study provide several critical policy implications for Bengkulu's local government. First, there is a clear need to strengthen financial transparency and accountability mechanisms through greater public disclosure of financial reports, real-time expenditure tracking, and enhanced oversight bodies. Second, investing in human resource capacity-building programs can significantly improve financial performance, ensuring that officials have the necessary skills to manage budgets efficiently and integrate digital financial tools effectively. Furthermore, while technological innovation offers immense potential, its success depends on training programs, infrastructure development, and system integration. Policymakers should ensure that financial technologies are accessible, properly maintained, and supported by well-trained personnel. Additionally, efforts to enhance public participation in financial governance should be prioritized, with stronger civic engagement initiatives, digital participation tools, and transparency measures.

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