



THE ROLE OF BUDGET PLANNING, SIPD, AND HUMAN RESOURCE COMPETENCE IN ENHANCING FINANCIAL PERFORMANCE: EVIDENCE FROM A PROVINCIAL GOVERNMENT AGENCY

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Abstract

This research examines the influence of budget planning, the Regional Government Information System (SIPD), and human resource competence on the financial performance of the Regional Agency for Financial and Revenue Management (BPKPD) in Jambi Province. The research is motivated by variations in revenue realization and operational expenditure efficiency observed between 2021 and 2023. A quantitative survey method was employed, with data collected from 10 respondents across six technical divisions. Financial performance was measured using indicators related to budget realization, expenditure efficiency, and compliance with financial management procedures. The data were analyzed using multiple linear regression with SPSS 27. The results indicate that budget planning, SIPD implementation, and human resource competence have a positive and significant effect on financial performance, both individually and collectively, and together explain more than half of the variation in financial performance. These findings provide empirical evidence that effective planning, adequate use of information systems, and competent human resources are important factors in improving financial performance within provincial government agencies.

Keywords: Budget Planning; Contingency Theory, Financial Performance; Local Government Agencies; SIPD

INTRODUCTION

Regional autonomy in Indonesia represents a decentralization framework that grants local governments greater authority in managing regional resources and public finance. Following the enactment of Law No. 23 of 2014 on Local Government and Law No. 1 of 2022 on Financial Relations between the Central and Regional Governments, local governments are required to implement transparent, accountable, and performance-oriented financial management. These regulations place financial performance as a key indicator of successful decentralization, particularly in the management of regional revenue and expenditure.

Regional financial management involves a series of interconnected processes, including budget planning, implementation, administration, reporting, accountability, and supervision

(Halim & Iqbal, 2019). The effectiveness of these processes depends on reliable accounting systems and competent human resources to ensure accurate recording and reporting of financial transactions (Mahmudi, 2019; Mardiasmo, 2018). However, empirical evidence shows that many local governments continue to face challenges, including delays in budget formulation, suboptimal revenue collection, and limited expenditure efficiency. For instance, delays in budget submission in several regions have been linked to weak coordination between executive and legislative bodies, while fiscal imbalances and dependence on intergovernmental transfers constrain local fiscal flexibility (Gobel et al., 2023; Savitri et al., 2019).

The implementation of the Regional Government Information System (SIPD), mandated by Regulation of the Minister of Home Affairs No. 70 of 2019, aims to integrate regional planning, budgeting, administration, and financial reporting into a single information system to improve efficiency and data consistency (Menteri Dalam Negeri Republik Indonesia, 2019). However, empirical studies indicate that SIPD implementation has not been uniformly effective across local governments. Several studies report constraints related to limited human resource understanding, insufficient infrastructure, and difficulties in transitioning from legacy systems, such as SIMDA BPKP (Hidayat & Seran, 2024; Kurnia & Suhartati, 2023). Technical issues, including server disruptions and inconsistencies in data input among organizational units, further reduce the system's effectiveness in supporting managerial decision-making (Gitarisdiana et al., 2024; Tumija et al., 2023). These findings suggest that the effectiveness of SIPD depends not only on regulatory compliance but also on organizational readiness and human resource capacity.

In Jambi Province, BPKPD serves as a strategic OPD, playing a key role in regional financial planning, administration, and reporting, including tax and levy collection. BPKPD's financial report shows that regional revenue realization in 2021 and 2022 exceeded targets, at 101.9% and 109.9%, respectively, but in 2023 it decreased to 98.2%. This could be due to the low achievement of Other Legitimate PAD. In terms of expenditure, efficiency began to increase, but operational expenditure was still not optimally absorbed, for example, only 79.2% in 2021. Consequently, empirical evidence remains limited on the combined effect of budget planning, SIPD implementation, and human resource competence on financial performance within provincial-level financial management agencies.

Currently, all accounting reports of local governments are managed through a system that enables real-time access. Based on Regulation of the Minister of Home Affairs No. 70 of 2019, the Regional Government Information System (SIPD) is established to enhance efficiency, effectiveness, and accuracy in handling regional data and information, particularly in financial management (Menteri Dalam Negeri Republik Indonesia, 2019).

Considering these circumstances, this research investigates the influence of budget planning, SIPD, and human resource competence on the financial performance of BPKPD Jambi Province. The aim is to offer empirical insights into strategies for strengthening regional financial performance, anchored in effective governance standards and analyzed through the lens of contingency theory. Theoretically, it advances contingency theory by demonstrating how financial performance depends on the alignment between digital mandates (SIPD) and internal organizational readiness. It bridges the gap in the literature on digital system transitions in local governments. Practically, the findings offer a strategic roadmap for the Jambi Provincial Government to prioritize HR literacy and infrastructure stability. Identifying budget planning as the dominant factor serves as a policy guide for decision makers to focus on data-driven planning to ensure fiscal accountability.

THEORETICAL OVERVIEW

Contingency Theory as the Analytical Lens

Contingency theory posits that organizational effectiveness is not achieved through a single universal structure or management approach, but rather through the alignment between organizational mechanisms and both internal and external conditions (Fiedler, 1964; Lawrence & Lorsch, 1967). Within public-sector organizations, this theory implies that financial performance depends on how well institutional structures, human resources, and administrative systems are aligned with regulatory demands and operational environments.

In the context of local government financial management, contingency theory provides a framework for explaining why financial performance varies across regions despite similar regulations and systems. Organizational outcomes improve when internal capacities and structural mechanisms are aligned with external policy mandates and environmental complexity. Regional financial performance may be influenced by the degree of alignment between budget planning, information systems, and human resource capabilities within the regulatory environment.

SIPD as an Environmental Contingency

The Regional Government Information System (SIPD), mandated by the Minister of Home Affairs through Regulation No. 70 of 2019, is an external institutional and technological requirement imposed on local governments. From a contingency perspective, SIPD functions as an environmental contingency that shapes organizational processes and decision-making structures. The effectiveness of SIPD implementation depends on how well local governments adapt their internal mechanisms to this digital mandate.

Empirical studies indicate that SIPD and other e-government systems contribute to

transparency and accountability only when supported by adequate organizational readiness and system utilization (Majid, 2021). Therefore, SIPD is expected to influence financial performance not as an isolated technological tool, but as a contextual factor that requires complementary internal capabilities to function effectively.

Human Resource Competence as an Internal Contingency

Human resource competence constitutes an internal contingency that determines how effectively organizations respond to environmental and structural demands. Competent human resources possess the knowledge and skills necessary to operate financial systems, interpret regulations, and execute budgetary processes accurately. In local government institutions, HR competence affects the quality of financial reporting, compliance, and system utilization.

Prior research shows that employee involvement, skills, and organizational culture significantly affect regional financial performance (Karim & Rusianti, 2024). Within the contingency framework, financial performance is expected to improve when human resource competence is aligned with the complexity of financial management systems and regulatory requirements.

Budget Planning as a Structural Mechanism

Budget planning functions as a structural mechanism that translates policy objectives, resource availability, and organizational activities, guides expenditure decisions, and links strategic goals with operational execution. From the perspective of good governance, budget planning operationalizes principles of accountability, transparency, and efficiency through clear allocation priorities and performance-oriented budgeting. Consistent with contingency theory, budget planning is expected to enhance financial performance when it is designed in accordance with organizational capacity and environmental demands.

Good Governance as an Outcome-Oriented Framework

Rather than treating good governance as a normative concept, this study positions it as an outcome reflected in financial performance indicators such as effectiveness, efficiency, and accountability. The principles of transparency and accountability are operationalized through SIPD, structured budget planning, and competent human resources, ensuring accurate reporting and responsible financial management. In this framework, good governance is not assumed but is achieved when environmental contingencies (SIPD), internal contingencies (human resource competence), and structural mechanisms (budget planning) are aligned.

Theoretical Implications for Hypothesis Development

Based on contingency theory, this study hypothesizes that budget planning positively influences local government financial performance as an effective structural mechanism. SIPD

implementation positively influences financial performance as an environmental contingency. Human resource competence positively influences financial performance as an internal contingency. These relationships reflect the theoretical assumption that organizational effectiveness in decentralized government settings depends on the alignment between structural mechanisms, internal capacities, and external system requirements.

HYPOTHESIS DEVELOPMENT

Budget Planning and Financial Performance

Budget planning plays a central role in regional management by translating policy priorities and fiscal capacity into operational programs. Effective budget planning provides a structural mechanism that coordinates resource allocation, expenditure control, and performance targets. Prior studies suggest that well-designed budget planning improves financial discipline and accountability, which are reflected in higher effectiveness and efficiency of budget realization (Mardiasmo, 2018).

From a contingency perspective, structured budget planning enables organizations to respond to fiscal constraints and regulatory requirements by aligning financial resources with organizational capacity. When budget planning is consistent with institutional needs and environmental demands, financial performance is expected to improve through better expenditure control and more reliable financial outcomes. Therefore, budget planning is hypothesized to positively influence financial performance.

H1: Budget planning positively influences financial performance at the Regional Agency for Financial and Revenue Management (BPKPD) of Jambi Province.

Regional Government Information System (SIPD) and Financial Performance

The implementation of the Regional Government Information System (SIPD) represents an external technological and regulatory requirement for local governments. Integrated information systems enhance data accuracy, reduce information asymmetry, and support timely financial reporting, which are essential for effective financial management (Romney & Steinbart, 2015).

According to contingency theory, the effectiveness of information systems depends on how well organizations adapt their processes to technological and regulatory changes. SIPD is expected to improve financial performance when it is used effectively to support budgeting, reporting, and decision-making. Consequently, SIPD implementation is hypothesized to have a positive effect on regional financial performance.

H2: The implementation of the Regional Government Information System (SIPD) positively

influences financial performance at the Regional Agency for Financial and Revenue Management (BPKPD) of Jambi Province.

Human Resource Competence and Financial Performance

Human resource competence constitutes an internal contingency that determines an organization's ability to manage complex financial systems and regulatory requirements. Employees with adequate knowledge of government accounting, fiscal regulations, and information systems are more capable of ensuring accuracy, compliance, and efficiency in financial management (Sutrisno, 2017).

Contingency theory emphasizes that organizational performance improves when employees' skills and competencies align with task complexity and institutional demands. In the context of BPKPD, higher human resource competence is expected to enhance the quality of financial reporting and budget execution, thereby improving overall financial performance.

H3: Human resource competence positively influences financial performance at the Regional Agency for Financial and Revenue Management (BPKPD) of Jambi Province.

RESEARCH METHODS

Objects of Research, Data Types, and Data Sources

This research applies a quantitative approach with inferential analysis to examine the relationships between budget planning, the Regional Government Information System (SIPD), human resource competence, and financial performance. The population in this study consists of employees of the Regional Agency for Financial and Revenue Management (BPKPD) in Jambi Province who are involved in budget planning, financial management, information system utilization, and human resource development.

Based on these criteria, the sample was drawn using purposive sampling, focusing on employees from six main technical divisions at BPKPD Jambi Province. A total of 132 questionnaires were distributed to respondents across these divisions. Of these, 106 questionnaires were returned and deemed valid for analysis, resulting in a response rate of 80.3%. The remaining questionnaires were excluded due to non-response or incomplete answers.

The difference between the number of distributed and analyzed questionnaires is acknowledged as a potential source of non-response bias. To minimize this risk, questionnaires were distributed proportionally across all technical divisions, and follow-up reminders were conducted during the data collection period. Given the relatively high response rate and representation across divisions, non-response bias is considered limited, although it cannot be entirely eliminated.

This study relies on primary data collected through structured questionnaires. The use of perception-based data is considered appropriate because the variables examined, budget planning quality, SIPD utilization, human resource competence, and financial performance, reflect internal managerial processes and practices that are best assessed by employees directly involved in these activities.

Operational Definition and Sample Measurement Budget Planning

Budget planning is the process of formulating, implementing, and evaluating regional budgets to ensure that financial resources are used effectively and efficiently (Mardiasmo, 2018). This variable is measured using five indicators: participation in budget preparation, alignment of budgets with organizational needs, timeliness of planning, effectiveness and efficiency of implementation, and budget evaluation and revision (Lestari & Yuliani Laila, 2022).

The Regional Government Information System (SIPD)

The Regional Government Information System (SIPD) is a technology-based system used in regional financial management to support transparency, accountability, and data integration (Romney & Steinbart, 2015). This variable is measured using five indicators: system accessibility, ease of use, speed of financial reporting, data security, and system integration (Yusup, 2016).

Human Resource Competence

Human resource competence refers to the ability of employees to perform their tasks effectively based on knowledge, skills, work attitudes, and organizational capabilities (Listiyani & Gunawan, 2020). This variable is measured using indicators, including understanding of job responsibilities, technical knowledge, skills, work ethic, and planning and organizational ability (Hutapea & Thoha, 2008).

Financial Performance

Financial performance reflects the extent to which regional financial management is carried out effectively, efficiently, and accountably (Halim & Iqbal, 2019). In this study, financial performance is measured using perception-based indicators, namely input, output, process, outcome, and benefit indicators (Mahsun, 2017 in Nurhaeda & Tenriola, 2022). The use of perceptual measures is intended to capture employees' internal assessments of financial management practices, which may not be fully observable in secondary financial data alone.

However, financial performance measured through perceptions is not fully objective and may differ from actual financial outcomes reported in audited financial statements. Therefore, the findings of this study reflect perceived financial performance rather than purely objective financial indicators, which constitutes a limitation of the measurement approach.

Data Analysis Methods

Data were analyzed using multiple linear regression in SPSS version 27. This inferential method was employed to examine the partial effects of budget planning, SIPD implementation, and human resource competence on financial performance. The analytical procedure included data quality testing, classical assumption tests, and hypothesis testing.

Since all variables in this study were measured using self-reported perceptual data from the same respondents, there is a potential risk of common-method bias. To mitigate this issue, respondents were assured of anonymity and confidentiality, and questionnaire items were worded clearly and neutrally to

reduce social desirability bias. In addition, the indicators for independent and dependent variables were conceptually differentiated to minimize response consistency effects. Nevertheless, common method bias cannot be entirely eliminated, and the results should therefore be interpreted with caution.

RESULTS AND DISCUSSION

Descriptive Statistics

Table 1. Descriptive Statistics Results

	N	Minimum	Maximum	Mean	Std. Deviation
Budget Planning	106	16	25	21,47	2,355
SIPD	106	11	25	21,05	2,935
HR Competency	106	15	25	20,88	2,220
Financial Performance	106	16	25	21,60	2,041

Source: Researcher analysis using SPSS 27 (2025)

Based on Table 1, the descriptive statistics for 106 respondents show that the mean values for all research variables exceed 20, with 25 as the maximum possible score, indicating relatively high assessments. The budget planning variable has a mean of 21.47, SIPD 21.05, human resource competence 20.88, and financial performance 21.60, with standard deviations ranging from 2.041 to 2.935, indicating that the distribution of respondents' answers is relatively stable.

Data Quality Test

Validity Test Results

The validity test was conducted using the Pearson product-moment correlation. With a sample size of $n = 106$, the critical value of the r-table at a 5% significance level (two-tailed) is ± 0.190 . The results show that all questionnaire items for Budget Planning (X1), SIPD (X2), Human Resource Competence (X3), and Financial Performance (Y) have r-count values greater than the r-table value, with significance levels below 0.05. Therefore, all measurement items are declared valid and suitable for further analysis.

Reliability Test Results

Table 2. Reliability Test Results

Variable	Cronbach's alpha	Rule of Thumb
Budget Planning	0,620	0,60
SIPD	0,819	0,60
HR Competence	0,714	0,60
Financial Performance	0,734	0,60

Source: Researcher analysis using SPSS 27 (2025)

Based on Table 2, all research variables, both independent and dependent, have Cronbach’s Alpha values > 0.60, indicating that the instrument is reliable and measures each variable consistently. The Cronbach’s Alpha value for the Budget Planning variable (0.620) indicates borderline reliability, suggesting that the internal consistency is acceptable for exploratory research but should be interpreted with caution. Future studies are encouraged to refine the measurement items to improve reliability.

Classical Assumption Test

Normality Test Results

To confirm that the data distribution aligns with the assumptions of regression analysis, a normality test is performed. The Kolmogorov-Smirnov test produced an Asymp. The Sig value is 0.200, which exceeds the 0.05 threshold. Since the data are normally distributed, the research model meets the normality assumption.

Multicollinearity Test Results

Table 3. Multicollinearity Test Results

	Collinearity Statistics	
	Tolerance	VIF
Budget Planning	0,650	1,538
SIPD	0,751	1,331
HR Competence	0,758	1,320

Source: Researcher analysis using SPSS 27 (2025)

The test results indicate that all independent variables have tolerance > 0.10 and VIF < 10, so this research model is free of multicollinearity and all variables can be analyzed simultaneously.

Heteroscedasticity Test Results

This assessment applies the Glejser method, and the model is considered free of heteroscedasticity when the p-value for each independent variable is > 0.05.

Table 4. Heteroscedasticity Test Results

Variabel	Sig.
(Constant)	0,345
Budget Planning	0,570
SIPD	0,179
HR Competence	0,863

Source: Researcher analysis using SPSS 27 (2025)

The findings indicate that all variables have p-values > 0.05, suggesting that the regression model is free of heteroscedasticity and is suitable for further analysis.

Multiple Linear Regression Analysis Results

To assess the influence of budget planning, the regional government information system (SIPD), and human resource competence on financial performance, this study employed multiple linear regression analysis, examining both their simultaneous and separate effects.

Regression Equation Model :

$$KK = 5.330 + 0.369 (BP) + 0.181 (SIPD) + 0.218 (HRC) + e \quad (1)$$

The findings from the multiple linear regression analysis indicate that all three independent variables have a positive impact on financial performance. The findings from the multiple linear regression analysis indicate that all three independent variables have a positive impact on financial performance. The regression coefficients for budget planning (0.369), SIPD (0.181), and human resource competence (0.218) indicate that increases in each variable will be associated with higher financial performance, assuming other variables remain constant. These results confirm that effective budget planning, optimal SIPD utilization, and adequate HR competencies together improve financial performance at the BPKPD in Jambi Province.

Hypothesis Test

t-Test Results

Using a 0.05 significance level, the decision rule states that a variable is considered to have a significant influence if its significance value < 0.05 or if the calculated t-value > t-table.

Table 5. Results of the t-test

	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
(Constant)	5,330	1,503			3,547	0,001
Perencanaan Anggaran	0,369	0,071	0,425		5,162	0,000
SIPD	0,181	0,053	0,260		3,393	0,001
KompetensiSDM	0,218	0,070	0,237		3,110	0,002

Source: Researcher analysis using SPSS 27 (2025)

Based on the t-test results, all three predictors demonstrate a statistically significant and favorable influence on financial performance. Budget planning has a t value of 5.162 with sig. 0.000, SIPD has t value 3.393 with sig. 0.001, and human resource competency has a t-value of 3.110 with sig. 0.002, all of which are greater than t table 1.98350. This means that each variable partially supports improving BPKPD Jambi Province's financial performance. Based on the standardized beta coefficients, budget planning shows the strongest influence on financial performance ($\beta = 0.425$), followed by SIPD ($\beta = 0.260$) and human resource competence ($\beta = 0.237$).

F-test Results

At a 0.05 significance level, the model is considered significant if the p-value is below 0.05 or the F-test statistic exceeds the F-table threshold.

Table 6. F Test Result

	Sum of Squares	df	Mean Square	F	Sig.
Regression	240,504	3	80,168	41,539	0,000 ^b
Residual	196,855	102	1,930		
Total	437,358	105			

Source: Researcher analysis using SPSS 27 (2025)

The results show that the computed F-value of 41.539 exceeds the F-table value of 2.69 at the $0.000 < 0.05$ significance level. This indicates that the budget planning, SIPD, and human resource competence simultaneously exert a notable impact on the financial performance of BPKPD Jambi Province.

Coefficient of Determination (R²) Results

The Adjusted R-Square value is used because it accounts for the number of independent variables in the model.

Table 7. Outcome of the R-Square Analysis

R	R Square	Adjusted R-Square	Std. Error of the Estimate
0,742 ^a	0,550	0,537	1,389

Source: Researcher analysis using SPSS 27 (2025)

The results of the analysis show an Adjusted R-Square of 0.537, indicating that the budget planning, SIPD, and human resource competencies collectively explain 53.7% of the variation in BPKPD financial performance in Jambi Province. The remaining 46.3% of the variation is attributed to other factors outside the scope of this research model.

The Influence of Budget Planning, the Regional Government Information Systems, and Human Resource Competencies on Financial Performance at BPKPS Jambi Province

This study investigates the influence of budget planning, the regional government information system, and human resource competence on financial performance at BPKPD Jambi Province. The simultaneous effect of these three independent variables was tested using the F-test. The results show that the calculated F-value is 41.539, which exceeds the F-table value of 2.69 at the significance level. $0.000 (<0.05)$. This indicates that budget planning, SIPD, and human resource competence jointly have a significant effect on financial performance.

The Adjusted R-Square value of 0.537 indicates that 53.7% of the variation in financial performance is explained by budget planning, SIPD, and human resource competence, while the

remaining 46.3% is attributable to factors outside the research model. This level of explanatory power suggests that the model has a strong ability to explain financial performance within a regional financial management agency.

These results occur because financial performance in public sector organizations is not driven by a single factor, but by the alignment between planning mechanisms, information systems, and human capabilities. Budget planning provides strategic direction, SIPD ensures data accuracy and transparency, and competent human resources translate plans and information into effective financial decisions. When these components function cohesively, financial management becomes more efficient and accountable.

These findings are consistent with studies by Andi (2024), Rahimi (2023), and Hasan et al. (2022), which demonstrates that budget planning, information systems, and the quality of human resources exert a significant positive influence on the local government's role of information systems as performance enhancers. Compared with studies reporting lower explanatory values, the relatively high Adjusted R-Square in this study may be attributed to BPKPD's institutional role as the core financial management agency, where planning, systems, and human resources are highly interdependent.

From a theoretical perspective, these findings support contingency theory, which emphasizes that organizational performance depends on the fit between internal organizational factors and external environmental demand. In this context, budget planning, SIPD, and human resource competence represent internal contingencies that enable BPKPD to respond effectively to regulatory requirements, technological developments, and demands for transparency. The findings of this research align with the mandate of Law No. 25 of 2004 on the National Development Planning System, which emphasizes performance-based planning, transparency, and accountability. The three independent variables complement each other in shaping good financial performance: budget planning encourages efficiency, SIPD strengthens accountability, and human resource competencies ensure regulatory compliance. In line with contingency theory (Fiedler, 1964; Lawrence & Lorsch, 1967) Successful financial performance is achieved by aligning internal elements (budget planning, SIPD, and human resource competencies) with external environmental demands, such as regulations and technology. The integration of these three variables reflects the organization's adaptation to environmental dynamics, thereby optimizing BPKPD's financial performance.

The Influence of Budget Planning on Financial Performance at BPKPD Jambi Province

The t-test results show that budget planning has a positive and significant effect on financial performance, with a t-value of 5.162, which exceeds the t-table value of 1.98350, and a significance level of 0.000 (< 0.05). The regression coefficient of 0.369 indicates that a one-unit increase in budget planning is associated with a 0.369 increase in financial performance, assuming other variables are held constant. This positive relationship arises because effective budget planning reduces uncertainty during implementation and ensures alignment between financial targets and organizational capacity. Clear planning frameworks, regulatory compliance, and structured timelines enable more controlled budget execution, ultimately enhancing financial performance.

The results of the questionnaire show that the five indicators of budget planning, including budget preparation involvement, timelines, regulatory compliance, budget execution, and data system reliability, have an average value of 3.75-4.52. The highest score on the regulatory compliance item (4.52) indicates that budget implementation is in accordance with the provisions, while the lowest score on employee involvement (3.75) indicates uneven direct participation. This condition indicates that the budget planning process is running well, but still requires greater participation to optimize budget effectiveness and accuracy.

This finding is consistent with the research of Magay (2024), Rahimi (2023), Sewang (2021), and Afifah (2021), which found that budget planning and participation significantly and positively influence the financial performance of local governments. However, research Karim & Rusianti (2024) found that budget participation does not always have a significant impact, indicating that organizational conditions must be suitable for optimal results.

From the perspective of contingency theory, the positive effect of budget planning on financial performance indicates that the effectiveness of budget strategies depends on the fit between the organizational environment and the budget strategies. Good budget planning must take into account regulations, human resource capacity, and internal organizational conditions to produce optimal financial performance.

The Influence of The Regional Government Information System (SIPD) on Financial Performance at BPKPD Jambi Province

The t-test results show that the t-value of 3.393 > 1.98350 , with a significance of 0.001 < 0.05 , indicating that SIPD has a significant positive effect on financial performance. The regression coefficient of 0.181 suggests that a one-unit increase in SIPD implementation is associated with a 0.181 increase in financial performance, assuming other variables are constant. This positive

relationship confirms that the more effectively SIPD is used, the better BPKPD Jambi Province's financial performance.

This effect occurs because SIPD facilitates real-time access to financial data, reduces information asymmetry, and strengthens coordination across financial units. These functions improve reporting accuracy, support data-driven decision making, and enhance transparency and accountability. The questionnaire results show that five SIPD indicators, such as accessibility, ease of use, work efficiency, data security, and system suitability, obtained an average score of 3.99 – 4.34. The highest score on the suitability of the system to the needs of employees (4.34) with a low standard deviation (0.660), indicating that the system is considered relevant and supports work. The lowest ease-of-access value (3.99) and the highest standard deviation (0.941) indicate that there are still differences in employees' experiences accessing the system, which is an opportunity to improve SIPD's effectiveness in supporting financial performance.

This discovery is consistent with studies by Magay (2024), Titaley et al. (2024), Rahimi (2023), Ananda (2023), and Sasmita (2021), which report that SIPD or regional financial information systems have a notable positive impact on local government financial performance. However, some studies, such as Sa'adah & Nasrullah (2021), Lubis (2023), and Swandary (2024), found that the use of information technology does not always produce a significant impact, highlighting the importance of ensuring adequate human resources and infrastructure for optimal outcomes.

From the perspective of contingency theory, the positive effect of SIPD on financial performance confirms that the effectiveness of information systems depends on the suitability of environmental conditions, such as demands for transparency, regulation, and human resource capacity. Integrated and real-time SIPD supports data-driven decision-making, reporting efficiency, and public accountability. This aligns with the principles of good governance and underscores the importance of HR readiness, infrastructure, and coordination across institutions to maximize SIPD's role in improving regional government financial performance.

The Influence of Human Resource Competence on Financial Performance at BPKPD Jambi Province

The t-test results show that the t-value (3.110) exceeds 1.98350, with a significance level of $0.002 < 0.05$, indicating that human resource competence has a significant positive effect on financial performance. The regression coefficient of 0.218 suggests that a one-unit increase in the human resource competencies is associated with a 0.218 increase in financial performance. These results indicate that higher employee competence is associated with better financial performance

for BPKPD Jambi Province. This relationship occurs because competent employees are better able to understand regulations, utilize information systems, and apply professional judgment in financial management. These capabilities reduce errors, improve compliance, and enhance the efficiency of budget administration.

The questionnaire results show that five indicators of human resource competencies, such as relevant education, training, technological adaptability, decision-making, and job completion, had average scores above 3.9. The highest scores were for technology adaptability and job completion (4.27-4.30), indicating that employees effectively support financial performance. The lowest training participation (3.94) and the highest standard deviation (0.849) indicate differences in training opportunities that affect competency equity. This is an important note for BPKPD to improve training to optimize financial performance.

This discovery aligns with studies conducted by Swandary (2024), Rahimi (2023), and Anugrahni (2021). In Sewang (2021), the study found that human resource competencies have a noteworthy positive impact on the financial performance of local governments. However, research by Lubis (2023), Syarifuddin (2023), Saputra (2021), Sa'adah, and Narsullah (2021) reported different findings, indicating that human resource competence does not consistently exert a significant effect and, in some cases, may even have a negative impact. These results highlight the need for equitable distribution and effective utilization of human resource competencies to achieve optimal outcomes.

From the perspective of contingency theory, the positive effect of human resource competencies on financial performance indicates that the success of regional financial management depends on aligning internal capabilities with the dynamics of the external environment, including regulations, emerging information systems, and demands for public accountability. Strong human resource competencies enable organizations to adapt flexibly to change and maximize the efficiency of budget administration, aligning with the theory's tenets, which emphasize internal alignment and responsiveness to external challenges.

CONCLUSION

This study analyzes the influence of budget planning, regional government information systems (SIPD), and human resource competence on financial performance at the Regional Agency for Financial and Revenue Management (BPKPD) of Jambi Province. Based on data from 106 respondents, the results demonstrate that the three variables have a significant positive effect on financial performance, both simultaneously and individually. The Adjusted R-Square value of 0.537 indicates that budget planning, SIPD implementation, and human resource competence explain

53.7% of the variation in financial performance, confirming the empirical relevance of managerial, technological, and human capital factors in regional public financial management.

The findings contribute to the theory by strengthening contingency theory in the public sector context. The results indicate that financial performance is not driven by a single dominant factor, but by the alignment between internal managerial practices (budget planning), technological systems (SIPD), and human resource capabilities in responding to regulatory and accountability demands. This study also reinforces the application of good governance principles, particularly transparency, accountability, and efficiency, by demonstrating how these principles are operationalized through budgeting processes, information systems, and competent personnel within a regional government institution.

From a policy and managerial perspective, the results suggest that efforts to improve regional financial performance should be pursued in an integrated manner. BPKPD Jambi Province is encouraged to enhance participatory and regulation-compliant budget planning, strengthen the use of SIPD as an integrated, real-time financial management tool, and ensure continuous capacity development for employees managing regional finances. The significant role of SIPD implies that digital financial governance initiatives will be effective only when supported by adequate human resource competence and organizational readiness, rather than through technological adoption alone.

This study has several limitations. The research focuses on a single regional agency with a sample of 106 respondents from 132 distributed questionnaires, which may limit the generalizability of the findings. Moreover, the Adjusted R-Square value indicates that 46.3% of the variation in financial performance is explained by factors such as regulatory complexity and technological infrastructure. Future research will therefore focus on financial performance indicators and include additional organizational and environmental variables to further extend the model's explanatory power.

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