

The Effect Of Accountability And Transparency On Regional Financial Management Performance With Moderating Organizational Commitment In Regional Apparatus Organizations Deli Serdang Regency

Jefri Maulana¹, Eka Nurmala Sari², Zulia Hanum³

^{1,2,3} *Universitas Muhamamdiyah Sumatera Utara*

Abstrak

Penelitian ini dilakukan untuk menguji dan menganalisis pengaruh akuntabilitas dan Transparency terhadap Financial Management Performance dengan moderasi komitmen organisasi pada Organisasi Perangkat Daerah (OPD) Kabupaten Deli Serdang. Penelitian ini menggunakan pendekatan asosiatif dengan teknik pengumpulan data melalui penyebaran kuesioner. Teknik pengambilan sampel menggunakan metode quota sampling sebanyak 60 responden, sedangkan analisis data dilakukan dengan teknik analisis jalur menggunakan aplikasi SEM PLS versi 4. Berdasarkan hasil penelitian, diperoleh kesimpulan bahwa akuntabilitas berpengaruh positif terhadap Financial Management Performance. Hal ini menunjukkan bahwa semakin baik akuntabilitas, maka semakin meningkat pula Financial Management Performance. Transparency juga berpengaruh positif terhadap Financial Management Performance, yang berarti semakin baik Transparency maka semakin baik pula Financial Management Performance. Selain itu, komitmen organisasi terbukti memoderasi pengaruh akuntabilitas terhadap Financial Management Performance, yang menunjukkan bahwa komitmen organisasi yang tinggi dari pegawai akan memperkuat akuntabilitas sekaligus meningkatkan Financial Management Performance. Komitmen organisasi juga memoderasi pengaruh Transparency terhadap Financial Management Performance, yang berarti komitmen organisasi yang baik akan memperkuat peran Transparency dalam mendorong peningkatan Financial Management Performance.

Kata Kunci: Financial Management Performance, Accountability, Transparency, Organizational Commitment

Abstract

This research is a study conducted to test and analyze the Effect of Accountability and Transparency on Financial Management Performance with Moderating Organizational Commitment in Regional Apparatus Organizations of Deli Serdang Regency with an associative research approach, and data collection techniques by distributing questionnaires, while the sampling technique uses a quota sample technique of 60 respondents and uses path analysis techniques using the SEM PLS version 4 application. Based on the results of the study, it is concluded that Accountability affects Financial Management Performance with a positive direction of influence, this shows that if the Accountability is good it will improve Financial Management Performance, Transparency affects Financial Management Performance with a positive direction of influence, this shows that if Transparency is good it will improve Financial Management Performance, Organizational Commitment moderates the effect of Accountability on Financial Management Performance, this shows that good organizational commitment in employees will have an impact on improving accountability and financial

management performance and Organizational Commitment moderates the effect of Transparency on Financial Management Performance, This shows that good organizational commitment in employees will have an impact on increasing accountability and financial management performance and Organizational Commitment moderates the effect of Transparency on Financial Management Performance, this shows that good organizational commitment in employees will have an impact on increasing accountability and financial management performance.

Keywords: Financial Management Performance, Accountability, Transparency, Organizational Commitment

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✉ Corresponding author :

Email Address : jefrimaulana359@gmail.com

INTRODUCTION

Regional finance is all the rights and obligations of local governments that can be valued in money, including the wealth owned by the region in the context of governance. In accordance with Permendagri No. 21 of 2011 and PP No. 58 of 2005, regional financial management is required to run in an orderly, efficient, effective, transparent, and accountable manner to realize good governance. However, the 2019-2023 Deli Serdang Regency APBD data shows an unhealthy condition with a recurring budget deficit. In 2019 the deficit was recorded at Rp30 billion, in 2020-2022 the deficit stabilized at Rp27 billion, and in 2023 it increased sharply to Rp172.4 billion. This deficit not only indicates fiscal problems, but also indicates weak planning, management, and consistency of regional policies. Based on the Deli Serdang Regency APBD data obtained by researchers, it can be seen as follows:

Table 1. Deli Serdang Regency 2019-2023 Budget Target and Realization Data

No	Year	Revenue (IDR)	Expenditure (IDR)	Difference (IDR)	Remarks
1	2019	3,986,480,823,937	4,016,480,823,937	(30,000,000,000)	Deficit
2	2020	3,951,483,270,425	3,978,483,270,425	(27,000,000,000)	Deficit
3	2021	3,999,683,296,443	4,026,683,296,443	(27,000,000,000)	Deficit
4	2022	4,202,535,350,834	4,229,535,350,834	(27,000,000,000)	Deficit
5	2023	4,401,020,036,873	4,573,427,170,286	(172,407,000,000)	Deficit

Source: APBD Deli Serdang (2023)

From the table above it can be seen that the difference in revenue and expenditure in the Deli Serdang APBD from year to year is in deficit, in 2019 it has a deficit difference of -30,000,000,000. then in 2020-2022 it has a deficit difference of -27,000,000,000, then in 2023 it has a deficit difference of -172,407,000,000. The budget deficit will have an impact on regional financial management for budgets that do not run according to plan, this can be covered by government policies in minimizing and cutting budget plans and increasing revenue. This budget deficit is caused by many factors including changes in priorities and the non-achievement of targeted regional revenues, as well as changes in priorities such as the establishment of 5 (five) development priorities, namely continuing inclusive and sustainable infrastructure development, utilizing the quality of human resources, education, health, housing and social welfare, strengthening gender and child mainstreaming institutions and protecting women, increasing regional competitiveness through strengthening the people's economy based on local potential and a conducive investment climate and continuing a professional public service system and strengthening good governance.

Initial observations show that there are three main issues that affect the performance of regional financial management. First, accountability is characterized by delays in the provision of planning documents and financial reports as well as uneven basic service infrastructure (Maolani et al., 2023). Second, the transparency aspect is still low because the budget report has not been fully disclosed, while the implementation of SIMDA has not run optimally so that financial data is difficult to rely on (Sholiha & Casmiwati, 2024). Third, weak organizational commitment is evident from the number of employees who work only as a formality without high loyalty to the organization (Astini, 2018). This condition has implications for the decline in the quality of public services and the effectiveness of regional financial governance.

Based on this description, this study is focused on answering several important questions, namely whether accountability and transparency affect the performance of regional financial management in Deli Serdang Regency, and whether organizational commitment plays a role in moderating the effect of accountability and transparency. In line with that, the purpose of this study is to analyze the effect of accountability and transparency on regional financial management performance, and examine the role of organizational commitment as a moderating variable in this relationship. Thus, this research is expected to make an academic as well as practical contribution in an effort to realize better and sustainable regional financial governance.

METHODOLOGY

This study employs a quantitative method with an associative approach aimed at analyzing the relationships among variables, wherein data are numerical and processed statistically (Prastowo, 2016). The research was conducted within the Regional Government Organizations (Organisasi Perangkat Daerah/OPD) of Deli Serdang Regency, North Sumatra, from February to August 2025. The research stages included proposal development, seminar presentation, data collection and analysis, and final examination. The study population comprised 32 OPDs, and a census sampling technique was applied, resulting in a total of 64 respondents. The variables examined include financial management performance (with indicators such as fund utilization, source of funds, risk management, and future planning), accountability (standard operating procedures, budget management, and activity reporting), transparency (information quality, budget management, and freedom of information flow), and organizational commitment (affective, continuance, and normative dimensions) (Sugiyono, 2017). These variables were measured using a five-point Likert scale questionnaire. The research instrument was tested for validity and reliability, with all items deemed valid ($r\text{-value} > r\text{-table } 0.432$) and reliable (Cronbach's Alpha > 0.7). Data analysis consisted of descriptive statistics to portray respondent characteristics and inferential statistics using Structural Equation Modeling–Partial Least Squares (SEM-PLS) via SmartPLS version 3.2 to assess both direct and indirect relationships among variables. Model evaluation included outer model testing (convergent validity, discriminant validity, reliability), inner model testing (path coefficients, R^2 , Goodness of Fit, Q^2), and hypothesis testing, with significance determined by a $t\text{-statistic} > 1.96$ or a $p\text{-value} < 0.05$.

RESULTS AND DISCUSSION

Respondent Characteristics

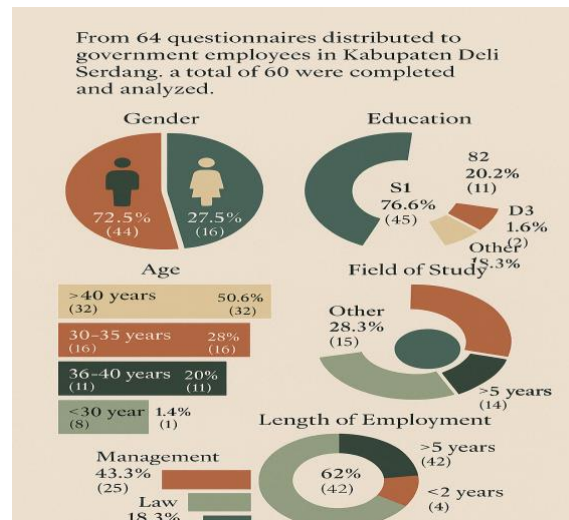


Figure 1. Respondent Characteristics

The survey collected 64 questionnaires from government employees in Kabupaten Deli Serdang, with 60 valid responses analyzed. The majority of respondents were male (72.5%) and mostly held a bachelor's degree (76.6%), followed by master's degree holders (20.2%). In terms of age, more than half were over 40 years old (50.6%), while 28% were between 30-35 years, 20% aged 36-40, and only 1.4% under 30. Most respondents studied management (43.3%), followed by law (18.3%), accounting (10.1%), and other fields (28.3%). Regarding work experience, the majority had worked 2-5 years (62%), while 30% had over 5 years, and 8% less than 2 years.

Analisis Outer Model

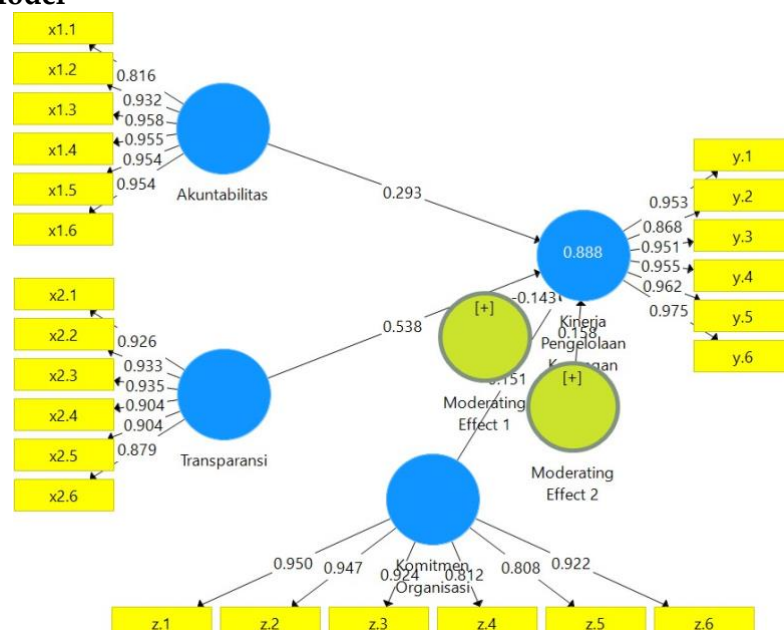


Table 2. Convergent Validity: all loadings > 0.5 → valid.

	Akuntabilitas	Kinerja	Komitmen Organisasi		Transparansi
x.1	0,816	0,746	0,700	0,792	0,792
x.1	0,932	0,866	0,797	0,896	0,892
x.2	0,958	0,905	0,792	0,948	0,948
x.3	0,954	0,895	0,822	0,915	0,915
x.5	0,954	0,898	0,755	0,904	0,904
x.6	0,954	0,895	0,750	0,904	0,904
y.1	0,830	0,953	0,749	0,877	0,877
y.2	0,783	0,868	0,762	0,877	0,877
y.3	0,816	0,962	0,947	0,877	0,877
y.4	0,806	0,963	0,851	0,877	0,877
y.1	0,860	0,935	0,920	0,873	0,917
z.2	0,783	0,868	0,947	0,877	0,914
z.3	0,816	0,820	0,950	0,822	0,887
z.4	0,784	0,820	0,930	0,922	0,917
z.5	0,684	0,820	0,945	0,773	0,917
z.6	0,652	0,820	0,950	0,733	0,803
z.6	0,430	0,614	0,922	0,917	0,670

Source: Processed Data Results (2025)

The table shows the outer loading results, indicating the strength of the relationship between indicators and their constructs. Most values are above 0.7, confirming validity. Accountability (x1) and Transparency (x2) display consistently high values, while Financial Management Performance (y) has the strongest and most stable indicators. Organizational Commitment (z) also shows valid results, though some items are closer to the lower threshold. Overall, the measurement model is reliable and suitable for further analysis.

Table 3. Discriminant Validity (AVE)

Average Variance Extracted (AVE)	Value
Accountability	0.864
Financial Management Performance	0.892
Organizational Commitment	0.803
Transparency	0.835

Source: Processed Data Results (2025)

All constructs show excellent convergent validity, with AVE values above 0.80. Financial Management Performance is strongest (0.892), followed by Accountability (0.864), Transparency (0.835), and Organizational Commitment (0.803), indicating a well-specified measurement model.

Table 4. Reliability Analysis

Cronbach's Alpha

Accountability	0,968
Financial Management Performance	0,976
Organizational Commitment	0,950
Transparency	0,960

Source: Processed Data Results (2025)

The results of Cronbach's Alpha show very high reliability for all constructs, with values exceeding the 0.90 threshold. Financial Management Performance records the highest reliability (0.976), followed by Accountability (0.968), Transparency (0.960), and Organizational Commitment (0.950). These results indicate that the measurement instruments are consistent and highly reliable.

Analisis Inner Model R Square

Table 5. R-Square

	R Square	R Square Adjusted
Financial Management Performance	0,888	0,878

Source: Processed Data Results (2025)

In the table above, the result of the effect of Accountability and Transparency on Financial Management Performance is 0.888, meaning that the amount of influence is 88.8%, this means that it shows a strong PLS.

F-Square

Table 6. F-Square

	Kinerja Pengelolaan Keuangan
Accountability	0,439
Organizational Commitment	0,372
Transparency	0,351

Source: Processed Data Results (2025)

Based on the table above, it is obtained that the accountability relationship on financial management performance has an F square value of $0.439 > 0.35$ so that it is categorized as a strong influence, the transparency relationship on financial management performance has an F square value of $0.351 > 0.35$ so that it is categorized as a strong influence and the relationship between organizational commitment to financial management performance has an F square value of $0.372 > 0.35$ so that it is categorized as a strong influence.

Hypothesis Testing

Table 7. Direct Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Accountability -> Financial Management Performance	0,293	0,265	0,290	2,011	0,003
Transparency -> Financial Management Performance	0,538	0,513	0,228	2,355	0,019

Source: Processed Data Results (2025)

Based on the table above, it is obtained that the direct effect of variable X1 (Accountability) on variable Y (Financial Management Performance) has a path coefficient of 0.293 (positive), so an increase in the value of the Accountability variable will be followed by an increase in the Financial Management Performance variable. The effect of the Accountability variable on Financial Management Performance has a P-Values value of 0.003 < 0.05, so it can be stated that the effect between Accountability on Financial Management Performance is a significant positive effect.

The direct effect of variable X2 (Transparency) on variable Y (Financial Management Performance) has a path coefficient of 0.538 (positive), so an increase in the value of the Transparency variable will be followed by an increase in the Financial Management Performance variable. The effect of the Transparency variable on Financial Management Performance has a P-Values value of 0.019 < 0.05, so it can be stated that the effect between Transparency on Financial Management Performance is a significant positive effect.

Table 8: Indirect Effect

		Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O /STDEV)	P Values
Moderating Effect 1 -> Financial Management Performance		0,143	0,074	0,418	2,343	0,002
Moderating Effect 2 -> Financial Management Performance		0,158	0,074	0,428	2,371	0,002

Source: Processed Data Results (2025)

Based on the table above, the moderation P value of the Accountability variable on Financial Management Performance moderated by Organizational Commitment is 0.002 < 0.05, thus it can be stated that Organizational Commitment moderates the influence between Accountability on Financial Management Performance. The moderation P value of the Transparency variable on Financial Management Performance moderated by Organizational Commitment is 0.002 < 0.05, thus it can be stated that Organizational Commitment mediates the influence between Transparency on Financial Management Performance.

The Effect of Accountability on Financial Management Performance

Accountability has a strong and significant influence on financial management performance, as it ensures that every use of funds from planning to reporting is carried out transparently, efficiently, and in compliance with regulations. High accountability creates a disciplined financial system, reduces risks of mismanagement, and strengthens stakeholder trust in the organization. The survey results show that respondents rated accountability very positively, with an average score of 4.28, where 56% answered "very good." The strongest indicator is related to budget management compliance, reflecting that transparent and responsible budget handling is central to building public trust and financial effectiveness. Conversely, the lowest indicator is related to rule conformity in budget management, suggesting inconsistency in understanding or applying formal regulations. The statistical test confirms that accountability has a positive and significant effect on financial management performance, with a path coefficient of 0.293 and a P-value of 0.003. This implies that improving accountability leads to better financial management outcomes. Therefore, government institutions should strengthen accountability mechanisms through transparent reporting, internal control systems, and active

stakeholder involvement. By fostering a culture of responsibility, transparency, and regulatory compliance, institutions not only achieve budget targets but also ensure trustworthy and sustainable financial governance. These findings align with previous studies (Pratama et al., 2024), (Ali & Saputra, 2023), (Ardiana et al., 2024) which consistently highlight the positive impact of accountability on financial management performance.

The enhancement of public accountability makes a significant contribution to strengthening financial governance at the regional level (Pakpahan et al., 2024). Research findings emphasize that adherence to budgetary regulations is a key element in building both the effectiveness and credibility of government financial performance (Silalahi et al., 2024). Accountability is also strongly associated with financial reporting transparency and the optimization of internal control functions (Eugenio et al., 2023). Consequently, the higher the level of accountability applied, the more reliable the quality of financial reports will be, and the greater the level of public trust in the organization (Fadli, 2021). Furthermore, accountability serves as a vital foundation for establishing a sustainable financial system (Lee et al., 2022). An organizational culture that prioritizes responsibility and openness is believed to improve financial performance while simultaneously reinforcing the legitimacy of institutions in the eyes of society (Hirzi, 2023).

The Effect of Transparency on Financial Management Performance

Transparency plays a crucial role in improving financial management performance because it ensures that every stage of budgeting, allocation, and realization is presented openly, accurately, and accessibly. By making financial information transparent, the risks of budget misuse are minimized, accountability is strengthened, and trust between institutions and stakeholders grows. The survey results show an average score of 4.21 (very good), with the highest responses on inventory record-making, where 50% of respondents rated "very good." Outer loading analysis reveals that effectiveness and efficiency of budget management are perceived as the strongest indicators of transparency, while cash flow management is seen as weaker, possibly due to limited access to related information. Statistical analysis confirms that transparency has a positive and significant effect on financial management performance, with a path coefficient of 0.538 and a P-value of 0.019. This indicates that higher transparency directly contributes to better financial governance. Practically, transparency fosters effective supervision, reduces risks of irregularities, and builds stronger public trust. Therefore, government institutions should enhance open financial information systems, improve staff capacity in reporting, and strengthen regulations that guarantee financial openness. These findings are consistent with previous studies (Maolani et al., 2023)(Ali & Saputra, 2023), (Amelia et al., 2023) which affirm the significant role of transparency in supporting strong financial management performance. Financial reporting transparency has been recognized as a mechanism that not only strengthens accountability but also fosters greater public confidence in regional financial governance (Ayuni et al., 2024). In line with this, (Harianto et al., 2024) found that transparency plays a vital role in reducing opportunities for corrupt practices and in enhancing the efficiency of budget utilization. Moreover, (Harianto et al., 2025) highlighted that transparency functions as a mediating factor linking internal control with organizational performance, thus illustrating its strategic importance in ensuring effective and sustainable financial governance.

The Effect of Accountability on Financial Management Performance moderated by Organizational Commitment

The results showed that financial management performance in government agencies was rated very well by respondents, with an average high rating, especially on the effectiveness of achieving program targets. The strongest indicator is shown in the aspect of long-term planning with the utilization of available funding sources, which is considered a real form of managerial ability and fiscal transparency. In contrast, the indicator of determining the source

of funds is still considered weak because the process is not fully transparent and participatory. Further analysis proves that organizational commitment significantly moderates the relationship between accountability and financial management performance (P-Values 0.002), meaning that accountability can only run optimally when supported by loyalty, emotional involvement, and willingness of employees to contribute to the agency. This finding implies the importance of building an organizational culture that encourages a sense of belonging, pride, and consistency in implementing policies (Septarini & Frans Papilaya, 2016). Therefore, strategies such as increasing motivation, giving awards, effective internal communication, and supportive leadership need to be implemented to strengthen employee commitment so that accountability can be carried out consistently and have a real impact on improving the quality of financial management (Anugrah et al., 2022). According to (Fadila et al., 2025), organizational commitment enhances the effect of accountability on governance effectiveness, as highly committed employees are more consistent in upholding ethical standards. Similarly, (Djohan et al., 2025) reported that strong organizational commitment contributes to greater financial responsibility, particularly within public sector institutions. Furthermore, (Ayuni et al., 2025) emphasized that accountability supported by organizational commitment fosters a sustainable governance system, which not only improves performance but also strengthens public trust in institutions.

The Effect of Transparency on Financial Management Performance moderated by Organizational Commitment

Pengukuran kinerja sektor publik bertujuan untuk memperbaiki efektivitas pelayanan, mendukung alokasi sumber daya, serta mewujudkan pertanggungjawaban publik (Sinambela et al., 2018). Dalam konteks individu, pengelolaan keuangan juga menuntut adanya prioritas dan disiplin (Yushita, 2017). Faktor lain yang berperan penting adalah komitmen organisasi, yakni keterikatan afektif, berkelanjutan, dan normatif pegawai terhadap instansi (Robbins & Judge, 2016). Hasil penelitian menunjukkan rata-rata penilaian komitmen organisasi sebesar 4,20 (kategori sangat baik), dengan skor tertinggi pada indikator kesetiaan pegawai untuk bertahan di instansi, yang menegaskan peran faktor afektif dalam memperkuat loyalitas. Sebaliknya, indikator terendah adalah persepsi pegawai mengenai sejauh mana instansi memenuhi kebutuhan mereka, yang mencerminkan adanya kesenjangan antara harapan dan kenyataan fasilitas yang diterima. Analisis juga membuktikan bahwa komitmen organisasi secara signifikan memoderasi hubungan Transparency dengan Financial Management Performance (P-Values 0,002), artinya Transparency akan lebih berdampak apabila disertai loyalitas dan keterikatan pegawai. Temuan (Sari & Widiatmoko, 2023), (Indriasih et al., 2022), (Purnamawati & Adnyani, 2019) ini mengimplikasikan bahwa instansi tidak cukup hanya meningkatkan keterbukaan informasi, tetapi juga harus memperkuat budaya kerja yang mendorong rasa memiliki, penghargaan atas kinerja, serta kepemimpinan yang inspiratif agar Transparency lebih efektif dalam meningkatkan akuntabilitas dan kualitas pengelolaan keuangan. The results align with the study of (Nirmalasari & Hou, 2023), which asserts that transparency can only lead to effective governance when supported by a strong organizational culture rooted in commitment. Similarly, (Syahfendi et al., 2023) found that organizational commitment promotes greater openness in financial disclosure, thereby minimizing the potential for irregularities. Furthermore, (Nasib et al., 2024) underline that integrating transparency with organizational commitment fosters sustainable governance practices, leading to improved financial performance and reinforcing institutional legitimacy in the public sphere.

CONCLUSION

Based on the findings, it can be concluded that accountability and transparency have a positive effect on financial management performance, where stronger accountability and transparency lead to higher quality financial outcomes. Furthermore, organizational commitment is proven

to moderate both relationships, as employees with high loyalty and attachment strengthen the positive impact of accountability and transparency on financial management. However, this study also reveals several weaknesses that need improvement, such as the compliance with budget regulations, the effectiveness of cash flow management, the mechanism for determining funding sources, and the services provided by institutions in meeting employee needs, which were rated relatively low. Therefore, it is recommended that institutions conduct evaluations and reviews of budget regulation implementation, improve cash management systems, enhance the quality of planning and budgeting for funding sources, and pay greater attention to employee facilities and support. These efforts are expected to strengthen employee commitment, improve transparency and accountability, and ultimately enhance overall financial management performance.

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