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The Effect of Financial System Digitalization on Public Financial Management Accountability in Selong District, East Lombok Regency

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ABSTRACT

Financial system digitalization has the potential to improve transaction recording, reporting accuracy, document traceability, and access to financial information. However, application use does not automatically guarantee accountability if it is not supported by competent officials, internal control, information transparency, and public oversight. This article develops an analytical model regarding the relationship between financial system digitalization and public financial management accountability in the context of Selong District, East Lombok Regency. The method demonstrated is a quantitative approach with simple linear regression. For demonstration purposes, 60 synthetic observations were used rather than actual respondent data. The simulation results show a positive regression coefficient of 0.640 ($t=5.945$; $p<0.001$) with $R2 = 0.379$. This means that in this simulation, an increase in the digitalization score is associated with an increase in the accountability score, while 37.9% of the variation in the accountability score is explained by the model. The simulation findings cannot be generalized to Selong District and do not constitute empirical evidence. This article emphasizes the need for testing using primary data, checking the validity and reliability of instruments, and measuring institutional aspects and public participation.

Keywords: Financial Digitalization, Accountability, Information Systems, Public Governance, Selong.

INTRODUCTION

Accountability is a crucial element in public financial governance because budget managers must be able to explain decisions, transactions, outputs, and resource use to authorities and the public. Advances in information technology are driving public organizations to shift from manual administrative processes to digital record-keeping, integrated reporting systems, and electronic documentation. In the context of local government finances, digital systems can help standardize data, accelerate reporting, and strengthen audit trails. Several recent studies on SISKEUDES and computer-based accounting systems in Indonesia report potential improvements in transparency, reporting accuracy, and documentation quality

(Maharani & Widodo, 2024; Istanto & Mursyidah, 2024; Manik et al., 2025; Malahayati et al., 2025).

However, the literature also shows that the impact of technology is not always uniform. Cahyani and Tannar (2025) found that the implementation of SISKEUDES was insignificant in the context they studied, while other studies emphasized the role of apparatus competence, internal control, leadership, and community participation. Therefore, digitalization needs to be understood as one element of a governance system, not as a substitute for human control and responsibility. A study by Niastuti et al. (2026) summarized that the benefits of the village financial system coexist with constraints on human resource capacity, infrastructure, participation, and administrative commitment.

Selong District, East Lombok Regency, is a relevant local context for assessing the readiness of digital financial systems and its consequences for accountability. However, claims about actual conditions in Selong require verifiable field evidence. Therefore, this paper presents a research framework and statistical demonstration that explicitly utilizes synthetic data. This article does not claim that the simulated figures represent the conditions of the apparatus or institutions in Selong.

The objectives of this article are: (1) to formulate a conceptual model of the relationship between financial system digitalization and public financial management accountability; (2) to demonstrate how to report a simple regression analysis; and (3) to identify practical implications that need to be tested through field research in Selong District. The expected contribution is an operational framework that connects technology, governance, and accountability and is transparent about the limitations of the evidence used.

Financial system digitalization in this article is defined as the use of software and electronic processes to record transactions, store documents, process data, compile reports, and provide financial information. Operational indicators that can be measured through questionnaires include system usage intensity, record-keeping integration, ease of document access, processing timeliness, traceability of data changes, and technical support. Studies on SISKEUDES and computer-based accounting systems place standardization of recording and reporting efficiency as potential benefits, although implementation success is influenced by infrastructure and user capabilities (Gundul, 2025; Ningrum et al., 2025; Malahayati et al., 2025).

Accountability refers to the ability and obligation of managers to be accountable for planning, implementation, reporting, and the results of fund use. Empirically, this construct can be broken down into the accuracy and completeness of reports, compliance with budgeted transactions, availability of supporting evidence, adherence to procedures, follow-up on findings, and stakeholder access to information. Recent research links accountability to transparency, staff competence, reporting quality, internal control, and public oversight (Ningrum & Nurasik, 2024; Damayanti et al., 2024; Suryawan et al., 2025; Damayanti et al., 2025).

From an Islamic economic and financial perspective, accountability can be linked to trustworthiness, honesty, fairness, openness, and the prohibition of misuse of resources. These principles do not replace accounting standards or government regulations, but rather provide an ethical basis for accountable fund management. Studies of village financial systems from an Islamic economic perspective place transparency and responsibility as elements consistent with welfare-oriented governance (Fatmawati et al., 2025). The application of ethical values needs to be translated into concrete procedures, such as comprehensive documentation, separation of functions, transaction verification, and the publication of information in accordance with regulations.

Digital systems have the potential to support accountability through consistent transaction records, reduced repetitive input, access control, and ease of document tracking. Empirical evidence across various regions suggests positive, but not entirely consistent, results (Suroiyah et al., 2025; Dewila, 2025; Manik et al., 2025; Cahyani & Tannar, 2025). These differences in results may be due to differences in implementation quality, user skills, organizational support, and oversight effectiveness. Therefore, a positive relationship is a hypothesis to be tested, not an assumed conclusion.

Evidence from other contexts enriches understanding of the enablers and limitations of digitalization. A study of village fund accountability practices emphasized the importance of planning, implementation, reporting, and accountability (Andriani, 2024), while Bito et al. (2024) examined the determinants of accountability and transparency through the implementation of SISKEUDES. Ningrum and Nurasik (2024) discussed competency, reporting, and accessibility; Damayanti et al. (2024) examined competency, participation, internal control, and technology; and Khusna and Adiwijaya (2024) positioned digitalization within the institutional relationship and financial performance. More recent findings also address leadership and oversight (Dewi et al., 2025), fraud prevention (Dewila, 2025), non-cash transparency (Istanto & Mursyidah, 2024), the influence of budget target clarity (Suryawan et al., 2025), and the role of community oversight (Haykal & Pahlevi, 2025). Studies in other regional contexts—including Malang, Banyuwangi, Sigi, Bawean, and Aceh Tamiang—add evidence of variations in implementation and governance (Suroiyah et al., 2025; Ningrum et al., 2025; Atira et al., 2025; Wardah & Horri, 2025; Haykal & Pahlevi, 2025). A broader literature review reminds us that digital systems must be integrated with apparatus capacity, control processes, information access, and participation (Lestari & Darma, 2025; Niastuti et al., 2026; Pratiwi, 2026).

H1: Digitalization of the financial system has a positive effect on the accountability of public financial management.

RESEARCH METHODS

The proposed design is a quantitative study using a cross-sectional survey of officials or parties directly involved in financial management in the government units covered by the study in Selong District, East Lombok Regency. The unit of analysis, population, respondent list, and

organizational scope must be determined based on actual administrative conditions. Because primary data were not yet available in this discussion, the results presented in the following section are a demonstration using 60 synthetic observations rather than actual respondents. The measurement variables in this study are presented in Table 1.

Table 1. Operational definitions of research variables

Variables	Operational definition	Example of indicators	Scale
Digitalization of financial systems (X)	The level of utilization of digital systems to manage financial information	Application usage; data integration; document access; process accuracy; traceability	Likert 1–5
Accountability of financial management (Y)	The ability of managers to demonstrate clear and verifiable accountability	Completeness of reports; proof of transactions; compliance; timeliness; follow-up supervision	Likert 1–5

The final instrument needs to be developed based on clear indicators, reviewed by experts, pilot tested, and then checked for validity and reliability. Validity and reliability values are not reported in this article because the questionnaire items and respondent data are not yet available.

The analysis demonstrated is a simple linear regression: $Y = \alpha + \beta X + \varepsilon$. Y is the accountability score, X is the digitalization score, α is a constant, β is the regression coefficient, and ε is the error. Hypothesis testing uses the t statistic on the β coefficient and the coefficient of determination R^2. In actual research, the analysis should also include descriptive statistics, examination of missing data and outliers, evaluation of relevant model assumptions, and consideration of confounding variables such as apparatus competence, internal control, and community participation.

RESULTS AND DISCUSSION

Descriptive Statistics and Regression Results

Table 2. Descriptive statistics of simulation data

Variables	N simulation	Average	Standard deviation
Digitalization of financial systems (X)	60	3.60	0.43
Accountability of financial management (Y)	60	3.46	0.45

The results show an average digitalization score of 3.60 and an accountability score of 3.46 on an illustrative scale of 1–5. These scores only reflect the nature of the data intentionally

generated for demonstration purposes. They do not reflect the actual level of digitalization or accountability in Selong.

Table 3. Simple linear regression results of simulated data

Parameter	Simulation value
Constant (α)	1,159
Digitalization coefficient (β)	0.640
Standard error of coefficient X	0.108
t count	5,945
p-value	<0.001
F(1.58)	35,344
R^2	0.379
Adjusted R^2	0.368
N synthetic	60

The simulated regression equation is $\hat{Y} = 1.159 + 0.640X$. The coefficient of 0.640 indicates that a one-unit increase in the X score is associated with a 0.640-unit increase in the Y score in the synthetic data. The R2 value of 0.379 means that the model explains 37.9% of the variation in the Y score in the simulated data; the remainder is related to other factors and errors. A p-value <0.001 does not prove a valid relationship in Selong because the data are not real observations.

Discussion

The direction of the positive relationship in the simulation aligns with mechanisms discussed in the literature: digital systems can improve record-keeping, expedite reporting, and make documents more traceable. Studies on the use of SISKEUDES, cashless systems, and computer-based accounting identify these potential benefits (Istanto & Mursyidah, 2024; Maharani & Widodo, 2024; Manik et al., 2025; Malahayati et al., 2025). Research in several contexts also reports a link between digitalization and transparency and accountability (Suroiyah et al., 2025; Damayanti et al., 2025).

However, digitalization should not be treated as a single solution. Some studies report insignificant effects or indicate that the results of digital systems depend on other factors (Cahyani & Tannar, 2025; Kusumawardani et al., 2024). Barriers such as limited connectivity, staff capacity, weak control procedures, and community participation can limit the system's benefits. Therefore, recommendations for the Selong context need to be tested through initial interviews or surveys, rather than directly inferred from simulations.

In practice, a digitalization program should include regular training, written operational guidelines, restricted access rights, data backup, routine reconciliation, separation of functions, transaction evidence review, a complaint mechanism, and publication of summarized financial

information as required. Public and regulatory oversight remains necessary to ensure technology improves traceability and does not simply shift manual processes to an app.

The positive regression coefficient in the simulation indicates a direction of relationship consistent with theoretical expectations, but the magnitude of the coefficient should not be interpreted as a measure of actual policy impact. The X and Y scales are illustrative scores, so a one-point increase in digitalization does not automatically translate to a 0.640-point increase in accountability in a real government organization. In fieldwork, the meaning of the coefficient should be explained based on its operational definition, scale range, score distribution, and respondent characteristics. Furthermore, simple regression only demonstrates statistical associations in the data; without a causal design and control for confounding variables, the results are insufficient to establish that digitalization is the sole cause of accountability changes.

Mechanistically, digital systems can strengthen accountability through four channels. First, standardized formats reduce recording variations and foster consistency between periods. Second, electronic audit trails make it easier to track the timing, implementers, and changes to transactions. Third, integrated data processing has the potential to reduce repetitive input and accelerate reconciliation. Fourth, easier-to-prepare reports can expand access for leaders, supervisors, and the public. A study by Ulya and Ruscitasari (2025) reported that the implementation of SISKEUDES in Dawung Village supported transparency and accountability, but its success was also related to user understanding and financial governance. A study by Manik et al. (2025) also positioned digital systems as a means to improve reporting quality, not as a substitute for accountability procedures.

The relationship between digitalization and accountability is not automatic. Cahyani and Tannar (2025), in a study of 64 officials in 17 villages in Waru District, found that the use of SISKEUDES had no significant effect on accountability in the model tested. Conversely, Munir et al.'s (2025) study in Bandarkedungmulyo District reported a positive and significant effect, and outlined benefits such as system integration, digital record-keeping, reporting accuracy, and ease of oversight. These differences in results indicate that implementation outcomes are influenced by context, quality of use, apparatus capacity, and control procedures. Thus, the inconsistent findings in the literature are not simply contradictory; they indicate that the existence of the application and its effective use are two distinct entities.

Technology can only strengthen accountability if it is integrated into an adequate work system. Staff competence is essential for data entry and understanding of reports, not simply for the application itself. Internal controls are necessary to ensure authorization, segregation of duties, verification of evidence, reconciliation, and follow-up on discrepancies. Leadership support is needed to assign responsibilities, provide training, and address implementation challenges. Findings by Firdaus and Prihatin (2025) indicate that limitations in human resources, infrastructure, digital literacy, oversight, and organizational structure can hinder transparency even when applications are in use. Therefore, field research in Selong should not only measure the frequency of application use but also the quality of processes, organizational support, and audit mechanisms.

Transparency and accountability are interrelated, but not identical constructs. Transparency relates to the availability and accessibility of information, while accountability requires explanation, verification, assessment, and follow-up of decisions and resource use. Reports available online may not be readily understandable to the public or accompanied by adequate transaction evidence. Conversely, administratively complete reports may not be open to authorized parties. Therefore, research instruments should separate indicators of information disclosure from indicators of accountability and compliance to avoid obscuring the relationship between the variables.

For Selong District, substantive recommendations cannot yet be established based on simulation figures. However, as part of a field verification agenda, researchers can assess whether electronic record-keeping is used at all stages of the financial cycle, whether supporting documents are traceable, whether reconciliations are conducted regularly, and whether information is conveyed through easily accessible channels. From an Islamic financial perspective, the principles of trustworthiness, honesty, fairness, and responsibility provide an ethical foundation for ensuring that digitalization is used for the public good. These principles need to be realized through verifiable practices, such as proper record-keeping, access restrictions according to authority, data protection, prevention of conflicts of interest, and follow-up on findings. Therefore, the article's contribution to the ECONOMINA Journal lies in linking technological innovation with trust- and accountability-oriented governance, not in the assumption that technology itself guarantees good governance.

Real-world research in Selong District is recommended to collect data from parties familiar with financial processes, establish transparent respondent criteria, and maintain documentation of respondent consent and approval. If the number of units or respondents is limited, researchers can consider a census or other appropriate sampling technique. In addition to simple regression, advanced models can include apparatus competence, internal control, transparency, and participation as covariates or mediating/moderating variables, with an adequate sample size.

CONCLUSION AND SUGGESTIONS

Based on synthetic statistical demonstrations, financial system digitalization has a positive coefficient of 0.640 on the accountability score, with an R2 ^{of} 0.379 and $p<0.001$. This conclusion applies only to the simulated data used to demonstrate how to present the regression results. This article cannot conclude that digitalization has a significant effect on financial management accountability in Selong District.

Conceptually, digitalization can support accountability through standardized recording, timely reporting, and document traceability. Its effectiveness requires user competence, internal controls, adequate infrastructure, transparency, and participatory oversight. Future research should replace synthetic data with valid primary data, conduct instrument quality checks, and transparently report empirical results before manuscripts are considered for publication.

The main limitation of this manuscript is the lack of real primary data and a pre-tested questionnaire. Synthetic data is used solely to demonstrate the analysis format. No claims are made that the samples, scores, coefficients, or statistical test results reflect the conditions in Selong District.

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