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The Effect of Digital Divide on Individual Performance and Village Financial Reporting Quality

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Abstract

The digital divide remains a crucial issue affecting financial transparency and accountability in village governance. Despite the widespread implementation of the village financial system, disparities in digital access and literacy may hinder the effectiveness of financial reporting. This study examines the relationship between the digital divide on the quality of village financial reports, emphasizing the mediating role of individual performance in village financial system implementation. This research employs a quantitative approach using a survey-based design. The population consists of villages in Malang Regency. Data were collected through questionnaires and analyzed using multiple regression and path analysis. The findings indicate that the digital divide positively influences individual performance, and individual performance positively impacts the quality of financial reports. Moreover, individual performance partially mediates the relationship between the digital divide and financial reporting quality. The findings emphasize the need for targeted digital literacy programs and infrastructure development to optimize village financial system implementation and enhance financial transparency in village governance.

Keywords

Digital Divide, Financial Reporting Quality, Individual Performance, Village Financial System.

1. Introduction

The presentation of financial statements directly affects the quality of financial reports, as the information disclosed is essential for public understanding of government management and accountability. Government financial reports serve as a basis for predicting financial conditions, monitoring performance, identifying changes, and assessing compliance with legal regulations as an indicator of good governance. In Indonesia, Government Regulation Number 71 of 2010 requires financial reports to meet four qualitative characteristics: relevance, reliability, comparability, and understandability. To improve the quality of village financial reports, the Financial Supervisory Agency, in collaboration with the Directorate General of Village Government Development, implemented the Village Financial System (*Sistem Keuangan Desa*/SISKEUDES) to facilitate financial planning, reporting, and accountability. Previous studies indicate that the use of the Village Financial System supports optimal user performance and produces more informative financial reports (Sulina et al., 2017).

However, the implementation of the Village Financial System continues to face challenges, including limited human resource capacity, system usage constraints, and inadequate infrastructure (Rivan & Maksum, 2019). Empirical evidence shows that 12,548 villages still lack access to 4G mobile broadband, resulting in restricted internet connectivity (Kominfo, 2022). In addition to infrastructure disparities, low digital literacy remains a significant barrier. Although internet usage in Indonesia reached 210.03 million users in 2022, the country ranks 51st out of 63 in digital literacy and records the lowest internet speed in ASEAN at 26.6 Mbps, alongside high global data breach rates (Ookla, 2022; Surfshark, 2022). These conditions reflect the persistence of the digital divide in Indonesia, as illustrated in Figure 1.

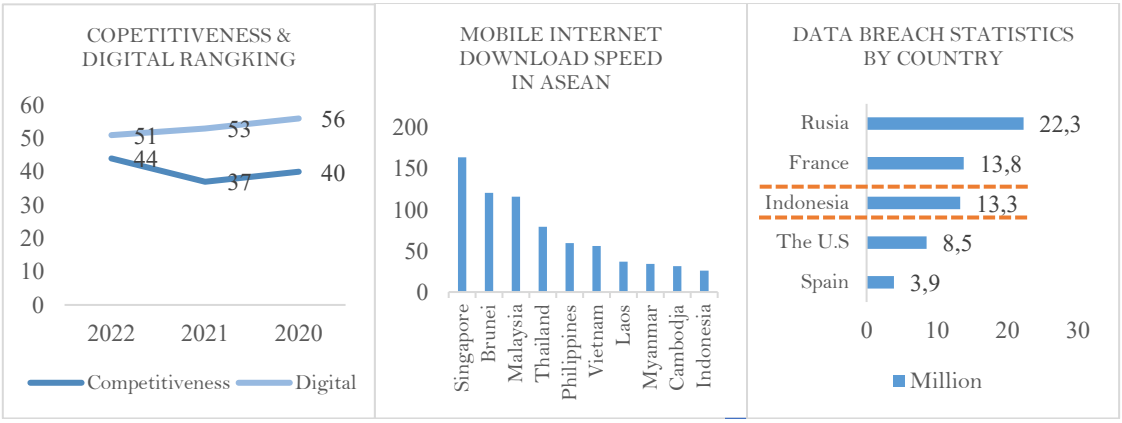

Figure 1. The Digital Divide Phenomenon in Indonesia

The digital divide, initially defined by the Organization for Economic Cooperation and Development as disparities in access to information and communication technology across socioeconomic and geographic groups, has evolved to include differences in digital skills and technology utilization (OECD, 1968; Van Dijk, 2012). As technology continues to advance, the digital divide has become a global challenge that must be addressed to achieve inclusive digitalization. Digitalization is projected to significantly increase Asia's contribution to global GDP by 2040, driven by rapid technological development (McKinsey Global Institute, 2019). Moreover, the expansion of 5G technology is expected to increase global workforce reliance on internet connectivity and contribute to the reduction of greenhouse gas emissions (Gilbert & Barraclough, 2019).

Technology provides benefits across various sectors, including industry, education, and politics, and its utilization significantly influences the quality of government financial reports (Al-atrsh, 2023). Database-based Accounting Information Systems enhance efficiency in time and cost, reduce recording errors such as duplicate entries, and optimize user performance compared to manual systems. Supported by information technology, these systems facilitate more effective accounting processes and improve the quality of financial information for internal and external users.

This study refers to prior research by Sulina et al. (2017), which examined the impact of the digital divide on user satisfaction and individual performance in Academic Information System users, grounded in Van Dijk's (2012) resources and appropriation theory using a sample from the Health Polytechnic of the Ministry of Health in Surabaya. Their findings show that the digital divide positively and significantly affects user satisfaction, while its effect on individual performance is not significant. These results contrast with studies by Ngarandi et al. (2017), which found that technological access influences user performance, and Youssef et al. (2022), which demonstrated that digital skills significantly affect individual performance. Nevertheless, comprehensive empirical studies examining the combined effects of technological access, digital skills, and individual performance remain limited.

Therefore, the researcher is interested in revisiting the impact of the digital divide on individual performance using the resources and appropriation theory to explain the influence of the digital divide, focusing on individual capabilities and technology access, on user performance as a result of system utilization (Kusuma et al., 2023). Additionally, the researcher incorporates the information systems success model proposed by Delone and Mclean (1992) to measure the success of system usage on individual and organizational outcomes. The research unit employed in this research differs from previous research, as it focuses on the implementation of the Village Financial System with a sample selected from the Village Government Offices in the Wagir District of Malang Regency.

This study focuses on village governments in Wagir District, Malang Regency, Indonesia, due to its diverse digital infrastructure and varying levels of technological adoption. Based on data from Central Statistics Agency (2022), some villages in this district lack stable 4G internet connectivity and adequate digital infrastructure, despite the full adoption of Village Financial System across all 378 villages in Malang Regency. These conditions create an ideal setting for assessing the impact of the digital divide on financial reporting outcomes, particularly regarding individual performance in utilizing the Village Financial System.

Existing studies on digitalization and financial reporting have primarily focused on corporate settings, Ngarandi et al. (2017) with limited research addressing village governments. Furthermore, while previous research acknowledges the importance of technology access and user performance, few studies empirically examine the digital divide's mediating effect on financial reporting quality in local government contexts (Sulina et al., 2017). Additionally, prior studies have not integrated the Resources and Appropriation Theory with the Information System Success Model to comprehensively explain how digital disparities impact financial information quality.

Based on the identified gaps, this study offers a novel contribution by integrating digital divide theory and information system success models to examine financial reporting quality in Indonesian village governments. This study aims to determine how the digital divide affects individual performance, how individual performance affects the quality of village financial reports, and how individual performance mediates the relationship between the digital divide and financial report quality. Despite this, there is no proof that the quality of financial reporting and the digital gap are related. Because users play a crucial role in deciding the success of system utilization due to their diverse conditions and skills, the digital divide is thought to have the potential to impact the quality of village financial reports, with individual system users mediating this effect

2. Literature Review and Hypothesis Development

2.1. The Influence of the Digital Divide on Individual Performance

Van Dijk (2012) uses the Resources and Appropriation theory to define the term "digital divide," or "gap in digital access." This theory combines materialist and relational ideas and highlights that the primary focus of studying the digital divide is not on individual attributes but rather on the positions and relationships of individuals in society. The primary gap is not caused by personal traits but rather by categorical distinctions between different social groups, such as age, gender, and educational attainment, which result in unequal access to the internet and an unequal distribution of resources.

The digital divide, highlights disparities in digital access, skills, and utilization, which can significantly influence an individual's ability to perform work-related tasks. The Resources and Appropriation Theory suggests that individuals with greater digital access and literacy tend to have higher levels of technology adoption and productivity. In the context of village governments, limited digital access and low digital literacy levels may hinder officials' ability to utilize SISKEUDES efficiently, affecting their performance in financial management.

Robinson et al. (2020) established that digital divides substantially affect work performance, with employees lacking adequate digital skills showing lower productivity and task completion rates. Nguyen et al. (2022) found that digital literacy gaps directly impact employee performance in public sector organizations, creating performance disparities that affect organizational effectiveness. Scheerder et al. (2019) identified that the digital divide encompasses multiple dimensions, access, skills, and usage that collectively influence individual job performance, with cumulative disadvantages for those with limited digital capabilities. Van Laar et al. (2020) further demonstrated that digital competence gaps significantly affect professional performance, particularly in technology-dependent work environments where digital skills are essential for task execution. These findings collectively support the hypothesis that the digital divide substantially influences individual performance, particularly in contexts where technology utilization is essential for task completion, such as in village government financial management systems.

H1: Digital divide has a significant effect on individual performance.

2.2. Influence of Individual Performance on the Quality of Financial Reports

The Information System Success Model highlights that system quality, information quality, and user performance all affect an information system's efficacy. In village governments, where financial reporting relies on SISKEUDES, officials with higher digital competency and better system utilization skills are more likely to produce reliable and transparent financial reports. Delone & Mclean (1992) defined performance as an individual consequence arising from technology utilization within an information system, which subsequently influences the organization, as outlined in the Information Systems Success Model theory.

Call et al. (2017) demonstrated that employee quality significantly influences financial reporting outcomes, with high-quality employees producing higher accruals quality and fewer restatements. Çelik and Ayaz (2022) validated the DeLone and McLean Model, confirming that user performance directly predicts organizational information quality and reliability. Dalle et al. (2020) found that individual performance factors, particularly system comprehension and effective use, determine information system success and report quality. Thoa and Nhi (2022) provided evidence from public sector contexts showing that individual competence in using financial systems significantly improves accounting information quality dimensions including accuracy, completeness, and timeliness. Hendri et al. (2022) established through structural equation modeling that user performance mediates the relationship between system implementation and financial management outcomes, confirming that individual effectiveness is critical for high-quality financial reporting in public organizations. These studies collectively support that individual performance serves as a critical determinant of financial report quality, particularly in technology-dependent environments where system utilization skills are paramount.

H2: Individual performance has a significant effect on the quality of financial reports.

2.3. The Mediating Effect of Individual Performance

The Information System Success Model suggests that an individual's ability to use a system effectively mediates the impact of system implementation on organizational outcomes. This implies that even if digital disparities exist, strong individual performance may mitigate their negative effects on financial reporting quality. This study proposes that individual performance serves as a mediating variable in the relationship between the digital divide and financial reporting quality.

Saputra et al. (2023) found that individual performance fully mediates the relationship between system quality and organizational outcomes, with direct effects being insignificant without considering user performance factors. Proksch et al. (2021) established that digital capabilities mediate the relationship between digital strategy and organizational performance, emphasizing that individual competencies bridge the gap between digital infrastructure and effectiveness. Khin and Ho (2019) provided evidence that digital innovation mediates the relationship between technology adoption and organizational performance, confirming that individual capacity translates technical resources into tangible outcomes. Deng et al. (2023) demonstrated that knowledge sharing behaviors mediate digital technology effects on job performance, indicating individual effectiveness is essential for realizing

organizational benefits. Shin et al. (2023) confirmed that employee digital capabilities mediate the relationship between digital leadership and organizational performance in public sector contexts, establishing individual competence as a critical pathway for digital transformation success. These findings support the mediating role of individual performance in translating digital access into organizational outcomes, suggesting that bridging the digital divide must be accompanied by performance enhancement strategies.

H3: Individual performance mediates the relationship between the digital divide and the quality of financial reports.

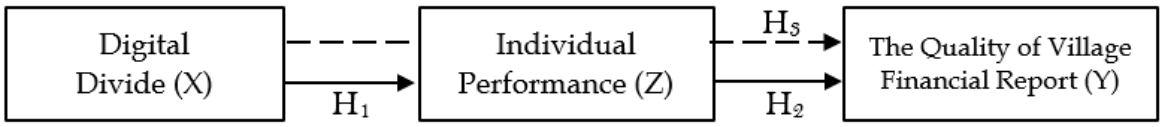

Figure 2. Research Framework

Based on Figure 2, this study includes three variables: the digital divide as the independent variable, the quality of financial reporting as the dependent variable, and individual performance as the mediating variable, taking into account the background given by the research problem and the theories previously mentioned.

3. Methods

The research methodology employed in this research is quantitative research. The population under consideration comprises all village officials situated in the Wagir District of Malang Regency, encompassing a total of 12 villages. This district was selected due to its varying levels of digital infrastructure, diverse socio-economic conditions, and complete Village Financial System adoption across all villages. In selecting the research sample, a purposive sampling approach was utilized. This entails the selection of samples based on specific criteria which includes, 1) Village administrative units within the Wagir District of Malang Regency; 2) Individuals who have previously participated in the creation of Village Financial Statements (*Lembaga Keuangan Pemerintahan Desa*/LKPDes) within the Village Government Office in the Wagir District of Malang Regency, and/or 3) Individuals directly involved in the utilization of the Village Financial System.

Based on the sample characteristics, four key subjects of the research were identified from an average of 13 government officials in each village. These subjects include the head of village, village treasurer, village secretary, and village operator or village planning officer who participated in the management of village financial reports across all the villages. Consequently, the total number of respondents in this research is 48 individuals. The data source utilized is primary data, collected through a detailed questionnaire survey that was distributed and completed directly by the respondents. Before testing was conducted on the research sample, the questionnaire items were initially tested through a pilot test. This study employs three main variables: digital divide, individual performance, and the quality of village financial reports. The digital divide is defined as the disparity between individuals who have access to new information technology and those who do not and is measured through motivation, physical and material access, skill access, and usage access. Individual performance refers to a key measure of employee success in achieving effective and efficient organizational outcomes, which is operationalized through task productivity, task innovation, customer satisfaction, and management control (Davis, 1989). Meanwhile, the quality of village financial reports is defined as a structured presentation of a reporting entity's financial position and transactions in accordance with Government Regulation Number 71 of 2010 (Indonesia, 2010), and is assessed based on relevance, reliability, understandability, and comparability. All variables are measured using an interval scale.

The survey in this research employs a 4-point Likert scale, with responses ranging from 1 for "Strongly Disagree" to 4 for "Strongly Agree." Data analysis for this research was performed utilizing SPSS, and the analytical decisions were made using a significance level permissible in social research, which is $\alpha = 0{,}1$ (Sarjono & Julianita, 2011). The research involves several data analysis techniques,

including tests for validity and reliability, classical assumption tests, regression model testing, and path analysis model testing.

In this study, regression analysis was done twice. To ascertain the link between independent variables and mediating variables, the first regression analysis was performed. To ascertain the link between independent and dependent variables, a second regression analysis was carried out. Consequently, the regression analysis in this situation can be represented by the following equation:

$$Z = \alpha + \beta 1X + \varepsilon 1$$
$$Y = \alpha + \beta 1X + \beta 1Z + \varepsilon 2$$

Explanation:

α = constant
β = regression coefficient
ε = standard error

4. Results

Validity testing in this research shows a critical value (r-table) of 0.361. Based on the research results, all attributes in the questionnaire have significance values < 0.1 and r-value > r-table, indicating that they are considered valid. The reliability test in the research indicates that the variables of digital divide, individual performance, and the quality of financial reports have met the reliability assumption as they possess Cronbach's alpha values > 0.70.

The Kolmogorov-Smirnov test using the Monte Carlo method was employed in this study's normalcy test. The Monte Carlo significance value (Monte Carlo sig.) obtained from the normalcy test was 0.171. The Kolmogorov-Smirnov test method's decision-making basis states that the tested data's standardized residual values have a normal distribution. The independent and mediating variables have tolerance values > 0.10 and VIF values < 10, particularly 0.508 and 1.969, according to the regression model test findings. Therefore, it may be said that the variables do not exhibit multicollinearity. Based on the heteroskedasticity test results, the data points do not form a regular pattern or spread both upward and downward. Therefore, it can be concluded that the processed data does not exhibit heteroskedasticity. The results of the statistical analysis for the partial test in Model 1 can be observed in the following table.

Table 1. Testing the Path Analysis in Structural Model 1

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.372	2.532		1.727	0.092
	Digital Divide	0.289	0.049	0.702	6.068	0.000
a. Dependent Variable: Z (Individual Performance)						
R Square (R^2)= 0.492						
Adj R Square $(adj\ R^2)$ = 0.479						

Based on the above findings, the regression equation representing the variables in this research is as follows. The statistical analysis results for Model 1 can be explained as follows:

$$Z = 4{,}372 + 0{,}702X + \varepsilon_1$$

The results of the statistical analysis of equation model 1 can be explained that: a) the constant value of 4.372 remains positive and constant, indicating that it represents each variable in the research and remains unaffected by changes; and b) the coefficient value of the digital divide variable (X) is 0.702, indicating a positive outcome. This implies that the digital divide (X) is positively related to the variable of individual performance (Z). Therefore, a one-unit increase in the digital divide corresponds to a 0.702 increase in individual performance. Moreover, the statistical analysis results for the partial test of Model 2 are as follows.

Table 2. Testing the Path Analysis in Structural Model 2

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.200	2.446		2.944	0.006
	Digital Divide	0.058	0.064	0.124	0.904	0.372
	Individual Performance	0.785	0.151	0.713	5.205	0.000
a. Dependent Variable: Quality Financial Reports						
R Square (R^2) = 0.647						
Adj R Square $(adj\ R^2)$ = 0.628						

Based on the results presented, the regression equation that represents the variables in this research can be expressed as follows:

$$Y = 7{,}200 + 0{,}124X + 0{,}713Z + \varepsilon_2$$

Based on Table 2, the statistical analysis results for Model 2 can be explained in the following manner: a) the constant value of 7.200 is consistently positive, signifying that it represents each variable in the research and remains constant, unaffected by changes; b) the coefficient for the digital divide variable (X) is 0.124, indicating a positive relationship. This implies that the digital divide (X) positively influences the quality of village financial reports (Y). Specifically, a one-unit increase in the digital divide corresponds to a 0.124 increase in the quality of village financial reports; and c) the coefficient for the individual performance variable (Z) is 0.713, also reflecting a positive relationship. This means that individual performance positively impacts the quality of village financial reports (Y). A one-unit increase in individual performance results in a 0.713 increase in the quality of village financial reports.

According to Table 1, the results of the coefficient of determination test show an R-Square value (R2) of 0.492. This indicates that the digital divide variable accounts for 49.2 percent of the variation in individual performance, with other variables outside the model accounting for the remaining 50.8 percent. Consequently, the regression Model 1's error value is:

$$\varepsilon_i = \sqrt{1 - R^2}$$
$$\varepsilon_1 = \sqrt{1 - (0{,}492)} = 0{,}712$$

Additionally, it is clear from Table 2's coefficient of determination test results that the R-Square (R2) value is 0.647. This suggests that the digital divide and individual performance variables explain for 64.7% of the variation in the quality of financial reports, with other factors not included in the model accounting for the remaining 35.3%. As a result, the regression Model 2's error value can be calculated:

$$\varepsilon_2 = \sqrt{1 - (0{,}647)} = 0{,}594$$

The computation of the overall coefficient of determination serves to evaluate the validity of a model, and the results are as follows:

$$R^2Z = 1 - (\varepsilon_1)^2\,(\varepsilon_2)^2$$
$$R^2Z = 1 - (0{,}712)^2(0{,}594)^2$$
$$R^2Z = 0{,}8211$$

Approximately 82.11% of the variability in the data can be attributed to the model, signifying that the model can account for this portion of the information contained in the data. Meanwhile, the remaining 17.89% is attributable to variables that are not included in the model.

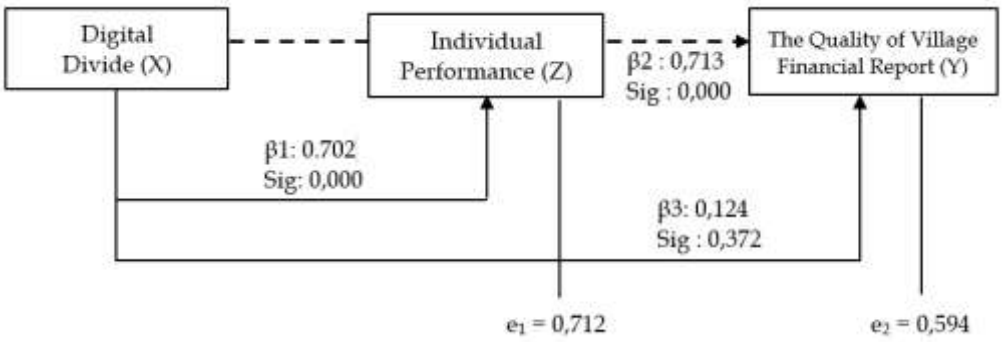

Figure 3. Path Analysis

Based on Figure 3, it is clear from the route analysis results that the digital divide (X) has a direct impact of 0.124 on the quality of financial reports (Y). Furthermore, (0.702 x 0.713) = 0.501 represents the indirect impact of the digital divide (X) on the quality of financial reports (Y) through individual performance (Z). The individual performance variable is thought to mitigate the association between the digital divide and the quality of financial reports because the beta coefficient value of 0.124 is less than 0.501. Furthermore, the Sobel test is used to assess the significance of the mediation effect. When the z-value derived by the Sobel test is greater than the absolute z-value, the test's criteria is satisfied. The Sobel test is computed using the following formula:

$S_{ab} = \sqrt{b^2Sa^2 + a^2Sb^2 + Sa^2Sb^2}$
$S_{ab} = \sqrt{(0{,}785)^2(0{,}049)^2 + (0{,}289)^2(0{,}151)^2 + (0{,}049)^2(0{,}151)^2}$
$S_{ab} = \sqrt{0{,}003438663747}$
$S_{ab} = 0{,}05864$

According to the Sobel test results, the calculated Sobel value (S_{ab}) is 0.05864. Subsequently, the *z*-value can be computed using the given formula:

$$z = \frac{ab}{Sab}$$
$$z = \frac{0{,}22686}{0{,}05864} = 3{,}867$$

Based on the Sobel test results presented earlier, the calculated *z*-value of 3.86869 surpasses the absolute *z*-value of 1.96 (3.867 > 1.96). This signifies that Individual performance can indeed mediate the impact of the digital divide on the quality of village financial reports.

5. Discussion

The hypothesis testing results confirm the acceptance of Hypothesis 1, indicating that the digital divide significantly influences individual performance. This finding contrasts with Sulina et al. (2017), who found no significant effect of digital inequality on user performance due to differences in research context and sample characteristics. However, the results are consistent with studies by Ngarandi et al. (2017) and Youssef et al. (2022), which demonstrate that technology access and digital skills significantly affect individual performance.

These findings support Van Dijk's (2012) resources and appropriation theory, which emphasizes that motivation, access, and readiness to use information technology enhance task efficiency and performance. Limited access to digital infrastructure and insufficient digital skills remain key sources of technology usage

disparities, potentially hindering organizational and regional development. Accordingly, improved digital conditions including motivation, physical access, digital skills, and technology utilization can enhance the performance of village governments in managing the SISKEUDES. The findings underscore the importance of digital inclusion initiatives to strengthen village officials' performance in financial administration.

The hypothesis testing results confirm the acceptance of Hypothesis 2, indicating that individual performance has a positive and significant effect on the quality of financial reports. This finding is consistent with prior studies by Wijayanti and Ariani (2022) and Zarlin and Khairani (2018), which emphasize the critical role of employee performance in producing high-quality financial reports. In practical terms, higher performance among SISKEUDES users leads to better-quality village financial reports.

These findings support the Information System Success Model proposed by DeLone and McLean (1992), which posits that individual performance resulting from system use influences organizational outcomes. In the context of the Village Financial System, user performance determines system effectiveness, as users' skills and readiness directly affect the accuracy, timeliness, and reliability of financial reporting. However, challenges persist, as some village officials continue to face difficulties in using SISKEUDES due to limited training and technical support, resulting in data entry errors, misclassification, and reporting delays. This underscores the importance of strengthening individual digital competencies through targeted training to further improve financial reporting quality and compliance.

The hypothesis testing results confirm the acceptance of Hypothesis 3, indicating that technology usage and digital literacy significantly influence the quality of financial reports through individual performance. This finding is consistent with Siallagan (2022), who reported a significant effect of technology usage on financial reporting quality, and Fauziyah (2022), who found that digital literacy plays an important role in financial report preparation. These results suggest that information system utilization affects users' job performance, which subsequently generates organizational outcomes, particularly improvements in the quality of village financial reports.

These findings align with the Information System Success Model proposed by DeLone and McLean (1992), which posits that information system use produces positive impacts at both individual and organizational levels. In the context of the Village Financial System, system benefits such as service quality and information quality in terms of relevance, timeliness, and usefulness enhance user performance and, consequently, financial reporting quality. However, this study contrasts with Sulina et al. (2017), who found no significant relationship between the digital divide and user performance in an academic setting. This difference may be attributed to contextual factors, as government financial system users operate under stricter regulatory demands and accountability pressures, making individual performance more directly linked to reporting quality.

This study contributes to the literature by extending Van Dijk's Resources and Appropriation Theory and the Information System Success Model to rural public financial management (DeLone & McLean, 1992). By empirically examining individual performance as a mediating variable, the study clarifies how digital inequalities influence the quality of village financial reporting and reinforces the view that technology access must be accompanied by effective user capability.

Furthermore, the findings strengthen e-government and information system research by confirming individual performance as a key mediator between system access and organizational outcomes, offering a behavioral and capability-based perspective on public financial accountability. Practically, the results highlight the

need to reduce digital disparities through targeted digital literacy programs, Village Financial System training, continuous technical support, and improved digital infrastructure, particularly in underserved areas. These findings support policymakers and local governments in designing inclusive digital transformation strategies that integrate technological development with human resource capacity building.

6. Conclusion

Based on research conducted in Wagir District, Malang Regency, three main conclusions can be drawn. First, the digital divide has a significant effect on individual performance. Village officials who experience limitations in digital access, infrastructure, and literacy tend to show lower performance in utilizing village financial system, which reduces financial reporting efficiency. Second, individual performance has a positive and significant impact on the quality of village financial reports, as officials with stronger digital skills and system mastery are able to produce more accurate, relevant, and transparent reports. Third, individual performance mediates the relationship between the digital divide and financial reporting quality, indicating that improving user competencies can mitigate the negative effects of digital disparities on reporting outcomes. This study has several limitations. It relies solely on a quantitative approach, which may not fully capture contextual and behavioral factors influencing village financial system utilization. In addition, the research scope is limited to one district, which may constrain the generalizability of the findings to other regions with different institutional or digital conditions.

To improve village financial system implementation and village financial reporting quality, governments should prioritize reducing the digital divide through expanded internet access and improved digital infrastructure in rural areas. Targeted digital literacy training, continuous technical assistance, and monitoring mechanisms such as regional help desks are also essential to support village officials in system use. From a theoretical perspective, this study reinforces the role of individual performance in linking digital divide conditions to financial reporting quality and extends digital divide theory to the context of village governance. Future research is encouraged to incorporate qualitative or mixed methods, broader regional coverage, and additional variables such as leadership support, organizational culture, and regulatory compliance to provide a more comprehensive understanding of public financial management effectiveness.

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