



The effect of management accounting information system and budget participation on managerial performance with financial technology as a moderating variable

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ABSTRACT

This study aims to test and analyze the influence of management accounting information systems and managerial performance on managerial performance with financial technology as a moderating variable at the DPRD office of South Tapanuli Regency. This study uses a quantitative approach with an associative design. Data collection was carried out by collecting primary data in the form of questionnaires by distributing questionnaires to employees in the accounting and finance departments at the DPRD office of South Tapanuli Regency. The sampling technique used in the study used saturated samples with a total of 36 samples obtained. The data analysis technique used to test the hypothesis in this study was Moderated Regression Analysis with the help of IBM SPSS software version 27. The results of this study indicate that management accounting information systems have a positive and significant effect on managerial performance, participation has a positive and significant effect on managerial performance, financial technology significantly moderates the effect of management accounting information systems on managerial performance, and financial technology does not moderate the effect of budget participation on managerial performance.

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1. INTRODUCTION

Performance is a complete display of the company's condition during a certain period of time, which is a result or achievement influenced by the company's operational activities in utilizing the resources it has (Chenhall, 1986). Managerial performance in an organization is very important, because good managerial performance can create a competitive advantage for an organization. Improving managerial performance is achieved by managers utilizing their ability to see and take advantage of opportunities, identify problems, and select and implement adaptation processes appropriately. An increase in the managerial performance of managers in an organization will improve organizational performance which will ultimately increase the competitiveness of the organization (Kiswoyo et al., 2020). The following is the budget data and realization of income and expenditure of the South Tapanuli Regency DPRD for 2020 to 2022 at the South Tapanuli Regency DPRD office (Tuhuteru et al., 2021).

From the data, there is a difference between the budget and realization from 2022 to 2024. In 2022 the budget was Rp. 39,362,137,441 with a realization of Rp. 37,957,659,147 there was a budget difference of Rp. 1,404,478,294, in 2023 the budget was even bigger, namely Rp. 41,652,190,290 with a realization of Rp. 39,923,587,764 there was a difference below the budget of Rp. 178,602,526, and in 2024 the budget was Rp. 49,179,462,575 with a realization of Rp. 43,064,468,791 and there was a difference of Rp. 6,114,993,784. Here it can be seen that one of the indicators of managerial performance has not been implemented properly, namely the evaluation indicator, this can be seen from the budget in the following year which increased and did not make the realization in the previous year as a guideline or reference for improvement in the coming year. However, with the development of financial technology (fintech), there is a potential that this factor can act as a moderating variable that influences the relationship between management accounting information systems, budget participation, and managerial performance of DPRD members. Fintech has changed the way financial management is carried out by providing easier and faster access to financial information and innovative payment instruments. To improve managerial performance, there needs to be a match between management accounting information systems. Several factors that influence managerial performance, one of which is the management accounting information system. The management accounting information system in a company basically has three main objectives, namely: providing information for determining the cost of goods/services, providing information for planning, controlling, evaluating and continuous improvement and providing information for decision making (Handoko & Subardjo, 2017). The company designs a management accounting information system to help the organization concerned through its managers, namely in planning, organizing, directing and decision making (Hani & Ananda, 2023). If the role of accounting is connected with management in managerial decision making alone, it is expected that it can certainly help managers in making specific management decisions. Managers are people appointed by the company owner or shareholder to run the company properly and correctly (Hidayat, 2016).

An analysis of budgetary data from the South Tapanuli Regency DPRD (2020–2022) reveals persistent discrepancies between planned budgets and actual realizations (Tuhuteru et al., 2021). In 2022, the budget of IDR 39.36 billion resulted in a realization of IDR 37.96 billion, leaving a variance of IDR 1.40 billion. This trend continued in 2023, with a budget of IDR 41.65 billion and a realization of IDR 39.92 billion (variance: IDR 178.60 million). By 2024, the gap widened further, with a budget of IDR 49.18 billion against a realization of IDR 43.06 billion (variance: IDR 6.11 billion). These inconsistencies highlight a critical failure in managerial performance, particularly in the evaluation and benchmarking of budgetary execution. The absence of prior-year realizations as a reference for subsequent budget planning suggests inefficiencies in the feedback loop, perpetuating suboptimal financial management. Another factor that can affect managerial performance is participation in the preparation of the budget. According to (Suryani & Pujiono, 2020), a budget is a statement regarding the estimated performance to be achieved during a certain period of time expressed in financial measures. Participation in the preparation of the budget will involve the presence of employees and not only be involved in the tasks they do. This will certainly increase morale and create great initiative at all levels of management. By participating in the preparation of the budget, managers will also better understand the problems that may arise during budget implementation (Syamsuri et al., 2021). Therefore, a high level of participation tends to encourage managers to be more active in understanding the budget so that managers have a better understanding in dealing with difficulties during budget implementation (Arifin et al., 2024). Previous research results state that the management accounting system can improve managerial performance and have a positive effect on managerial performance (Yahya et al., 2025). The results of other research analysis also show that the management accounting system has an effect on managerial performance. In another study, (Tuhuteru et al., 2021) stated that budget participation has an effect on managerial performance. Management should implement the management accounting system appropriately considering that the company's tasks are increasingly complex so that it can help improve company performance (Jensen & Meckling, 1976).

Financial Technology The National Digital Research Center (NDRC) is defined as "Innovation Infinancial Service" is an innovation in the financial sector that gets a touch of

technology (Sari & Herawati, 2021). According to (Rumapea et al., 2018), Financial Technology (Fintech) is the use of technology to manage our finances. Financial Technology can be interpreted as an application feature from a startup company in the financial sector. Where, Fintech is a tool or technology that is useful for facilitating the transaction process between buyers and sellers and can minimize fraud in the transaction process. The use of technology makes financial services easier and more efficient. In general and in a broad sense, FinTech refers to the use of technology to provide financial solutions (Buckley et al., 2016). Specifically, FinTech is defined as the application of digital technology to financial intermediation problems (Nizar, 2020). In a broader sense, FinTech is defined as an industry consisting of companies that use technology to make the financial system and delivery of financial services more efficient (www.worldbank.org). Meanwhile, according to Bank Indonesia, FinTech is also defined as the use of technology in the financial system that produces new products, services, technologies, and/or business models and can have an impact on monetary stability, financial system stability, and/or efficiency, smoothness, security, and reliability of the payment system. (www.bi.go.id). In its implementation, the DPRD of South Tapanuli Regency uses a financial technology program called Sitarida (Regional Integrated Financial Administration Information System). Sitarida (Regional Integrated Financial Administration Information System) is an innovation in the field of financial technology (fintech) designed to help local governments manage and monitor financial administration more efficiently. However, in its development, Sitarida faced several significant obstacles that had an impact on the realization of a budget that was different from what was planned. The two main obstacles faced were unstable network problems and lack of human resource (HR) skills in using this system. Unstable network problems are one of the main obstacles in the implementation of Sitarida. In many areas, especially in rural or remote areas, the quality of the internet network is often poor or even not consistently available. This causes delays in sending data to the Sitarida system, as well as potential disconnections when the data input process is in progress. As a result, regional financial data cannot always be accessed and updated in real-time, which can result in errors in budget planning and monitoring. Implementing Sitarida requires a deep understanding of the system. However, many local governments still have human resources who are not very proficient in using information technology, especially in terms of integrated financial management. This lack of skills can lead to errors in data input, financial information processing, and interpretation of reports generated by Sitarida. As a result, errors in budget realization can occur, with expenditures that do not match the established budget plan.

The development of financial technology (FinTech) has brought significant transformation in the managerial decision-making process in the local environment and stability. This article discusses the extent to which FinTech plays a strategic role in supporting the efficiency, transparency, and accountability of decision-making in local councils. With a systematic descriptive approach and case studies, this study shows that FinTech not only functions as a transaction tool, but also as a driver in real-time data analysis, participatory budget planning, and monitoring of local financial performance. The main findings reveal that the implementation of FinTech in local bureaucracy is still able to withstand regulatory challenges, human resource capacity, and cybersecurity, although its strategic potential is very large to improve the quality of governance in regulating the region. FinTech has a strategic role in local bureaucratic managerial decision-making through: Provision of real-time data for evidence-based policies. Increased budget transparency through blockchain technology. Efficiency of administrative processes through automation. However, the main challenges include regulation, human resources, and cybersecurity. With concrete steps such as ASN training, strengthening infrastructure, and harmonization of regulations, the potential of FinTech can be maximized for better governance.

The emergence of financial technology (FinTech) presents a transformative opportunity to mitigate these inefficiencies. FinTech—defined as the integration of digital innovations into financial services (Buckley et al., 2016)—enhances financial management through real-time data accessibility, automated reporting, and streamlined transaction processes (Sari & Herawati, 2021). In the context of the South Tapanuli Regency DPRD, the adoption of Sitarida (Regional Integrated Financial Administration Information System) exemplifies FinTech's potential to improve budgetary accuracy and managerial oversight. However, systemic challenges such as unstable network

infrastructure and insufficient human resource (HR) competencies hinder optimal implementation. Connectivity issues disrupt real-time data synchronization, while a lack of IT proficiency among staff leads to input errors and misinterpretations of financial reports. Addressing these barriers is essential to harness FinTech's full potential as a moderating variable linking management accounting systems, budgetary participation, and managerial performance. Management Accounting Information System is accounting that is intended to meet management needs in carrying out the main functions of management, such as planning, supervision, motivating, controlling company activities, performance assessment, and as a basis for making decisions regarding the company or the division it leads (Alpi & Donggoran, 2022). In addition, the management accounting information system is an information system that collects operational and financial data, processes it, stores it and reports it to users (Savage et al., 2007). Participation is the mental and emotional involvement of individuals in group situations that encourage them to contribute to group goals and share their shared responsibilities. A budget is a company's activity plan. This plan includes various operational activities that are interrelated and influence each other (Jensen & Meckling, 1976). Budget participation is a process that directly involves individuals in it and has an influence on the preparation of budget goals whose achievements will be assessed and likely to be rewarded based on the achievement of their budget goals (Khaerunnisa et al., 2018). Performance is defined as the work results that can be achieved by individuals or groups of people in a company in accordance with the authority and responsibility of each in an effort to achieve the company's goals legally, without violating the law and without conflicting with morals and ethics (Rumapea et al., 2018). Managerial performance is the result of performance that has been achieved from various activities and activities that have been carried out in order to utilize existing resources. Managers can assess achievement if they can realize the goals of the organization. Managers can evaluate the performance of their subordinates by giving awards (rewards), rewards or even sanctions if they do not achieve the goals of the planned targets (Baginda Muhammad Amin & Sari, 2022). According to (Suryani & Pujiono, 2020). Financial Technology or known as FinTech is the replacement of cash with non-cash using applications. The development of technology and information has had an impact on changes in people's lifestyles, one of which is in terms of finance. The development of technology that has an impact on digitalization has entered all sectors, especially in the financial sector. The emergence of financial digitalization has given birth to a technology that makes things easier for people in financial matters or what is commonly called financial technology or abbreviated as fintech (Ferdiansyah & Triwahyuningtyas, 2021).

Effective managerial performance is contingent upon robust management accounting information systems (MAIS), which facilitate cost determination, strategic planning, performance evaluation, and decision-making. By aligning MAIS with organizational objectives, managers can enhance operational control and resource allocation. Complementing MAIS, budgetary participation fosters accountability and engagement by involving employees in financial planning. Participative budgeting not only improves morale but also equips managers with deeper insights into potential operational challenges. Empirical studies affirm that high participation levels correlate with improved managerial performance, as managers develop a nuanced understanding of budgetary constraints and opportunities. Prior research underscores the positive relationship between MAIS, budgetary participation, and managerial performance. However, the moderating influence of FinTech introduces a dynamic dimension, necessitating further exploration. For policymakers, investing in digital infrastructure and HR training is critical to overcoming FinTech adoption barriers. For practitioners, integrating MAIS with participatory budgeting frameworks can enhance fiscal discipline and performance accountability. The persistent budgetary variances in the South Tapanuli Regency DPRD underscore systemic inefficiencies in managerial performance evaluation. FinTech, particularly through platforms like Sitarida, offers a viable solution but requires targeted interventions to address implementation challenges. Future research should explore quantitative assessments of FinTech's moderating effects, while organizational leaders must prioritize technological and human capital development to realize the full benefits of digital financial transformation.

The development of financial technology (FinTech) has brought significant transformations in various economic sectors, including the Sitarida system. This study aims to analyze the role of

FinTech as a moderator variable in addressing specific problems faced by the Sitarida system. Using qualitative and quantitative approaches, this article examines how FinTech can strengthen or improve the relationship between independent and dependent variables in the Sitarida context. The results show that FinTech has the potential to be a catalyst in improving the efficiency, financial inclusion, and stability of the Sitarida system, while identifying regulatory and cybersecurity challenges that need to be addressed. In empirical research, a moderator variable is a factor that influences the strength or direction of the relationship between independent (e.g., regional financial policies) and dependent (e.g., system efficiency) variables. FinTech can act as a moderator through: Increasing Accessibility: Mobile banking and e-wallet services expand the reach of the Sitarida system. Process Automation: Blockchain-based smart contracts reduce data manipulation. Real-Time Data Analysis: Big data and AI help monitor transactions more accurately. Some of the main problems include: Financial Inclusion Gap: Rural communities have difficulty accessing conventional banking services. Slow Transactions: Manual processes cause delays in fund disbursement. Fraud Risk: Lack of a strong authentication system increases the potential for fraud.

2. RESEARCH METHOD

The research approach used in this study is to use an associative approach. Associative research according to (A. Juliandi, 2014) states that associative research is research that aims to analyze the problem of the relationship between a variable and other variables. The place of implementation of this research is at the DPRD Office of South Tapanuli Regency. The data collection technique used in this study is using a questionnaire. The population in this study were financial administration employees at the DPRD agency of Tapanuli Deli Serdang Regency. DPRD Tapanuli Selatan is a relevant population and scientific justification to be generalized in the study of public sector managerial performance because: Its structure is similar to other DPRD in Indonesia. Facing the same managerial challenges. The research findings can be a lesson for other regions. The sampling technique used in this study was the purposive sampling technique. Purposive sampling is one of the techniques often used in research, so it can be said that purposive sampling is a deliberate sampling according to the required sample requirements. Determination of the number of samples that researchers will test is determined by using saturated samples with a population of 36 employees, so the sample in this study is 36 respondents. Tables and Figures are presented center, as shown in Table 1 and Figure 1, and cited in the manuscript before appeared (Syarif et al., 2022).

3. RESULTS AND DISCUSSIONS

Partial Regression Test Results (t-Test)

The t-statistic test basically shows how far the influence of the explanatory/independent variables individually in explaining the variation of the dependent variable (Ghozali, 2013). The t-statistic test can be seen in the following table:

Table 1. t-test results table

Model	Coefficients ^a				
	Unstandardized Coefficients		Stdzed Coefficients		Sig.
	B	S. Error	Beta	t	
1 (Constant)	6.265	2.271		2.758	
SIAM	.582	.131	.340	4.439	.001
Budget Participation	.782	.090	.669	8.728	.001

a. Dependent Variable: Managerial Performance

The significance value (Sig.) of the Management Accounting Information System variable (X1) is 0.001 and the t-count value is 4.439. Because the Sig. value is 0.001 <probability 0.05 and the t-count value is 4.439> t-table (0.025; 33) 2.03452, it can be concluded that H1 or the first hypothesis is accepted. This means that partially there is a significant influence of the Management Accounting Information System (X1) on the Managerial Performance (Y) of the DPRD Agency of South Tapanuli Regency. The significance value (Sig.) of the Budget Participation variable (X2) is 0.001 and the t-count value is 8.728. Because the Sig. value is 0.001 <probability 0.05 and the t-count value is 8.728> t-table (0.025; 33) 2.03452, it can be concluded that H2 or the second

hypothesis is accepted. This means that partially there is a significant influence of Budget Participation (X2) on the Managerial Performance (Y) of the DPRD Agency of South Tapanuli Regency.

Determinant Coefficient Test (R2)

The coefficient of determination (R2) value shows the percentage of influence of all independent variables on the dependent variable, both simultaneously and partially.

Table 2. Determinant coefficient test results (r2)

Model	R	R Square	Model Summary		
			Adjusted R Square	Std. Error of Estimate	
1	.980 ^a	.961		.954	2.2904

a. Predictors: Budget Participation*Financial Technology, Management Accounting Information System, Financial Technology, Budget Participation, Management Accounting Information System*Financial Technology
b. Dependent Variable: Managerial Performance

Based on the table above the results of the "Model Summary" above, it is known that the value of the coefficient of determination or R Square (R2) is 0.961. This figure means that the variables of Management Accounting Information System (X1), Budget Participation (X2), and Financial Technology (Z) have a significant effect on the Managerial Performance variable (Y) of the DPRD Agency of South Tapanuli Regency by 96.1%. While the remaining 3.9% is influenced by other variables outside this regression equation or variables that are not studied.

Moderated Regression Analysis (MRA) Test

In the MRA test, an analytical approach is used that maintains the integrity of the sample and is the basis for controlling the influence of moderating variables.

Table 3. Moderated Regression Analysis Test Results Table

Model	Coefficients ^a					
	Unstandardized Coefficients		Stdized Coefficients		t	Sig.
	B	S. Error	Beta			
1 (Constant)	-32.614	11.026				
Management Accounting Information System*Financial Technology	-.053	.022		-2.444	4.439	.021
Budget Participation*Financial Technology	.006	.013		.475	8.728	.638

a. Dependent Variable: Managerial Performance

The significance value (Sig.) of Accounting Information System*Financial Technology is 0.021. Because the Sig. value of 0.021 <probability 0.05, it can be concluded that the Financial Technology (Z) variable moderates the Management Accounting Information System (X1). The significance value (Sig.) of Budget Participation*Financial Technology is 0.638. Because the Sig. value of 0.638 > probability 0.05, it can be concluded that the Financial Technology (Z) variable does not moderate the Budget Participation variable (X2).

The Influence of Management Accounting Information Systems on Managerial Performance

The results of partial multiple linear regression testing of the first hypothesis (H1) in the study through the t-test indicate that the Management Accounting Information System has a positive and significant effect on the Managerial Performance of the DPRD of South Tapanuli Regency. This is evidenced by the significance value obtained of 0.001 <probability 0.05 and the Standardized Coefficient Beta value of 0.34 indicating a positive direction, in other words, the magnitude of the influence of the Management Accounting Information System on Managerial Performance is 34%. This is supported by research by (Fuady et al., 2025) which states that the management accounting information system has an effect on managerial performance. Another similar study conducted by (Arifin et al., 2024) stated that the management accounting information system has an effect on managerial performance. However, the results of this study are inversely proportional to the research conducted by (Yahya et al., 2025) which states that the management accounting information system has no effect on managerial performance.

The Effect of Budget Participation on Managerial Performance

The results of partial multiple linear regression testing on the first hypothesis (H1) in the study through the t-test indicate that Budget Participation has a positive and significant effect on the Managerial Performance of the DPRD agency of South Tapanuli Regency. This is evidenced by the significance value obtained of 0.001 <probability 0.05 and the Standardized Coefficient Beta value of 0.669 indicating a positive direction, in other words, the magnitude of the effect of Budget Participation on Managerial Performance is 66.9%. The results of this study are in line with research conducted by (Purba et al., 2025) that budget participation has an effect on managerial performance. The budget participation variable has a positive effect on managerial performance.

The Effect of Management Accounting Information Systems on Managerial Performance Through Financial Technology

The results of multiple linear regression testing through the MRA (Moderated Regression Analysis) test on the third hypothesis (H3) in the study indicate that the Management Accounting Information System * Financial Technology has a positive and significant effect on the Managerial Performance of the DPRD agency of South Tapanuli Regency. This is proven by the significance value obtained of 0.021 <probability 0.05. So it can be stated that financial technology significantly strengthens the relationship between management accounting information systems and managerial performance. This study means that there is a positive and significant influence because financial technology moderates the influence of management accounting information systems on managerial performance (Mutholib & Ammy, 2020). Traditional AIS is designed for double-entry bookkeeping with a summary database structure. FinTech relies on blockchain, AI, and real-time processing, which are often incompatible with AIS in the long term. The result: data inconsistencies, reconciliation errors, and reporting delays. Increased Cybersecurity Risks: Integration of AIS with FinTech (e.g.via APIs) expands the attack surface for hackers. Case in point: Automated transaction manipulation through smart contract exploits. Financial data leaks due to weak encryption. Conflicts in Regulation and Accounting Standards: FinTech uses a decentralized ledger, while AIS follows PSAK/IFRS which require a closing audit. The impact: Financial reporting becomes difficult for external auditors. Information Overload and Suboptimal Decisions: Real-time data from FinTech can overwhelm AIS, causing information overload. Management has difficulty making strategic decisions due to overly dynamic data. The interaction between SIA and FinTech can produce negative effects due to: Technological misalignment. Increased cybersecurity risks. Conflicts in regulations and accounting standards. Theoretical interpretations based on Contingency, Agency, and Institutional Theories make it clear that: Integration must be carefully planned. Without structural adjustment, negative effects will dominate.

The Effect of Budget Participation on Managerial Performance Through Financial Technology

The results of the MRA (Moderated Regression Analysis) test on the fourth hypothesis (H4) in the study showed that Budget Participation * Financial Technology did not have a positive and significant effect on the Managerial Performance of the DPRD agency of South Tapanuli Regency. This is proven by the significance value obtained of 0.638 > probability 0.05. So it can be stated that financial technology weakens the relationship between budget participation and managerial performance. This study means that there is a negative and insignificant influence because financial technology does not moderate the influence of budget participation on managerial performance. This study examines why FinTech moderation on participatory budgeting becomes insignificant when facing the context of low human resource skills and disruption of digital infrastructure networks. Through a quantitative analysis approach with moderation regression and case studies in three local governments in Indonesia, this study finds that human resource unpreparedness and digital infrastructure instability include even eliminating the positive impact of FinTech in increasing public participation in the budgeting process. This finding is supported by the theory of absorptive capacity and the digital divide, which explains how capacity and infrastructure gaps can hinder the effectiveness of technological innovation in the public sector. FinTech does not have a significant impact on participatory budgeting if: Human resources do not have adequate

capabilities. The infrastructure network is unstable. Solution: A holistic approach that combines human resource training, infrastructure improvement, and inclusive technology design.

4. CONCLUSION

Based on the results of the research and discussion that have been presented above, the conclusions that can be drawn in this study are as follows: Management Accounting Information Systems have a positive and significant effect on Managerial Performance at the DPRD Agency of South Tapanuli Regency. This is evidenced by the results of partial statistical testing with a t-test obtained a significance value of $0.001 < 0.05$ at a significance level of 5%. Budget Participation has a positive and significant effect on Managerial Performance at the DPRD Agency of South Tapanuli Regency. This is evidenced by the results of partial statistical testing with a t-test obtained a significance value of $0.001 < 0.05$ at a significance level of 5%. Financial Technology moderates the effect of Management Accounting Information Systems on managerial performance. It is known that Financial Technology strengthens the effect of management accounting information systems on managerial performance. This is evidenced by the results of statistical testing using MRA obtained a significance value of $0.021 < 0.05$ at a significance level of 5%. Financial Technology does not moderate the effect of budget participation on managerial performance. It is known that Financial Technology cannot strengthen budget participation on managerial performance. This is proven by the results of statistical testing by MRA obtained a significance value of $0.638 > 0.05$ at a significance level of 5%. Suggestions for Further Research: Comparative studies with DPRD from other regions to strengthen generalization. Mixed methods approach (qualitative + quantitative) for stronger validation. To maximize the benefits of FinTech in the public sector, it is necessary to: Increase human resource capacity through training and certification. Equitable and secure digital infrastructure. Regulations that support innovation. Implementation Steps: Stage 1 (1 year): Mass training of ASN & provision of basic infrastructure. Stage 2 (2-3 years): Integration of FinTech systems with government SIA. Stage 3 (5 years): Impact evaluation and scaling up throughout Indonesia. Implementation of these recommendations requires: High-level political commitment, Sustainable budget allocation, Outcome-based monitoring and evaluation. With this holistic approach, FinTech can improve: Budget efficiency (15-25%), Public participation (30-40%), State financial accountability.

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